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DETROIT

... IN ...

HISTORY AND COMMERCE.

A CAREFUL COMPILATION OF THE HISTORY, MERCANTILE AND MANUFACTURING INTERESTS
OF DETROIT; ILLUSTRATED WITH VIEWS OF THE CITY'S PRINCIPAL STREETS,
POINTS OF INTEREST, PROMINENT BUILDINGS AND PORTRAITS
OF ITS NOTED BUSINESS MEN.

PUBLISHED UNDER THE DIRECTION OF THE MERCHANTS' AND MANUFACTURERS' EXCHANGE
AND SANCTION OF THE DETROIT BOARD OF TRADE.

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PREFACE TO DETROIT IN HISTORY.

TIME'S mutilating hand has left of the early settlements at Detroit but few remains. The wheels of the mighty car of progress have rolled over and obliterated all traces save the printed word, the sacred relic, and the inherited trait and name of its original founders, who, under the Fleur de lis of France, landed here with Cadillac on the eventful 24th of July, 1701.

The incidents which more particularly emphasize the history of Detroit, are in this work briefly recorded, the information incident thereto having been derived from an examination of veracious authorities. Of these, "Charlevoix's History of New France," "Rameau's History of the Canadian Colony in Detroit," "Ramsay's Life of Pontiac," and "Legends of Detroit," by Mrs. Marie C. W. Hamlin, bearing upon the former periods of the city's history, have been consulted. The subsequent narration has been evolved principally from official documents and interviews with the older inhabitants, whose reminiscences constitute a fitting sequel to this history, as depicted in their own language.

The publishers have spared no effort or expense to make it, as it is confidently believed the public will recognize it to be, the best of its kind in typography and illustrative essentials ever previously published.

As a reliable source from which may be derived information concerning the history of the city from its nucleus as a French trading post to its culmination into the grand commercial emporium of to-day, it will materially contribute to advance its interests by citing the records of the best exemplars of its prosperity and prominence.

The author has, in the compilation of this history, sought only for the facts which, of themselves, represent the chief incidents herein narrated, and which are always the true foundations of accurate information.

JAMES J. MITCHELL.

DETROIT, Michigan, April 10, 1891.

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DETROIT IN HISTORY.



AMONG the great cities of the United States which are historically prominent, as having afforded to the annals of that country many of its most thrilling incidents and important events, Detroit is especially worthy the faithful narration which its character in these relations essentially demands. "True history should be no less sacred than religion," wrote Louis Napoleon in the preface to his famous "Life of Julius Caesar," and the correct transcription from the records which exist of Detroit's foundation from the earliest periods, as well as the progress the city has made to the present time in all vital inter-

ests, should be too much the pride and honor of the historian to be lightly or inaccurately touched upon. Justice compels an adherence to the facts, and as they have been handed down by the progenitors of those who are to-day responsible curators and sponsors of its commercial strength and advancing fortunes, so are they represented in this work. Detroit possesses a truly remarkable history, as well as having been among the first establishments which constituted the subsequent Northwest Territory, as being the scene of numerous conflicts between the red man and his more puissant rival and the various struggles for domination by the French, English and United States soldiery. The site of the present city at the date of the discovery of the country by Columbus in 1492, was an Indian hamlet or collection of wigwams, which imperfectly corresponded with a village as understood in the English language. Prior to the inhabitation of the American Continent by the stoical children of the forest, coming doubtless from Asia, the footprints and monuments of another and totally different race, extinct through some dire calamity, or from some undiscoverable cause, were left behind as the only traces of their prior occupation of the vast domain now the abode of more than sixty million Caucasians. This singular people, identified in the consideration of the earth's inhabitants as mound builders, from the remains of their creations still existent in many parts of the country, had an abode upon the location of Detroit, as here have been found unmistakable evidences in their curious mounds of earth, beneath which were entombed the various articles necessitated by the demands of their existence in pans and pots and other culinary and domestic utensils and implements of warfare. History and even tradition is silent upon the subject: only the crude evidences that exist of these prehistoric people, as giving them the claim to characterization as a nation, supplying a foundation. But the Indians lived and moved and had their being in the space now dignified by the French *Ville d'Etroit* (town of the Strait); and where now the intellect and grace of the white man direct and govern, the red man's war whoop rang defiance, and the light of his wigwam shed its lurid glare upon the scenes but slightly changed since the primeval morn.

The site of the present City of Detroit was first visited by the

French in 1610, and continued, as did the entire lake country of the present United States, under the rule of the French government until 1762. The first actual settlement by the French at Detroit was made by Cadillac, July 24, 1701, from which time dates its existence as among the important trading posts of what was designated as the Northwest Territory, and its initial identity as the foundation of the city. It is most appropriate in this connection to record the principal events in the life and career of Antoine Laumet de la Mothe Cadillac, the founder of Detroit, and whose name is appropriately memorialized in its streets and public buildings. This distinguished individual among the host of adventurers that, early in the eighteenth century, sought fame and fortune amid the wilds of America, was ushered into existence at Toulouse, capital of the department of the Haute-Garonne in Southern France, in 1661. His parents were Jean Cadillac and Jeanne Malenfant, notable personages of that district, who gave their son a liberal education, fitting him for the military service which he entered at the early age of sixteen, becoming at twenty-one, a lieutenant. Arriving at Quebec with the regiment in which he was commissioned, he became acquainted with and subsequently married Marie Therese Gayon, the beautiful daughter of a prominent and rich citizen. He was soon after delegated by the French Government to gather a statement of the affairs of the English settlements as at that time existing. In 1674 Cadillac received high commendation from Count Frontenac for valuable services by being rewarded with the command of Fort Buade, Michillimackinac, which he occupied for the space of five years. In his various negotiations with the Indians he exhibited so marked and significant a judgment and discretion as to be allowed by the French Government the grants of Mont Desert and Donaguet in the vicinity of the Pentagoet river. He strongly recommended Detroit as a point of vantage against the Iroquois, as well as affording an effectual check against the English by shutting them off from trade with the Indians in furs and thus preserving that commerce for France. These suggestions, urged with great force of argument, led to his being appointed to conduct an expedition of fifty soldiers and fifty artisans and *voyageurs* to fortify and occupy Detroit. He was accompanied by Alphonse de Tonty, a relative of his wife's family, as captain, Dugue and Charconale, as lieutenants, Jacob de Marsac, Sieur de L'Ommespron, as sergeant, Francois and Jean Fafard, as interpreters, Father Constantin del Halle, a Recollet, and Father Vaillant, a Jesuit, as chaplains. The expedition left the rapids of Lachine June 5th, and early in July reached Georgian Bay, coming by way of the Grand River of the Ottawas along the east shore of Lake Huron, arriving July 20th at Lake St. Clair and Fort St. Joseph, which had thirteen years before been abandoned by Duluth. The advance guard of the expedition, passing Belle Isle, came to land at the foot of the present Griswold street on July 24th, 1701, and were received by the Ottawas and Hurons with the most extravagant demonstrations. There were at that time living on the site of Detroit two Frenchmen whose names are remembered, Pierre Roy and Francois Pelletier, as well as a

number of others, of whom there is no mention made in the existing chronicles. The next day, July 25th, formal possession was taken and the work of building a fort begun, which Cadillac called Fort Pontchartrain, and which received the royal approval in July, 1702. July 26th, 1701, on the second day of the occupation of Detroit, ground was broken for the first church west of the Alleghanies, which was named in honor of Saint Anne's day, Saint Anne's Church, to conform to the designation of July 26th in the church calendar as being the day on which the work of building was commenced. This church still stands at the corner of Howard and Nineteenth streets, and regular services are held therein. It has been rebuilt in a splendid manner and is regarded as one of the handsomest and most imposing in the city. Two streets, Saint Anne and Saint Louis, were outlined and upon them were built barracks for the soldiers and rude dwellings of hewn logs. The foundations were thus laid of *Le Ville d'Etroit*, the town of the Strait, by reason of its location upon the river called by the French a strait, as being the connecting link between Lakes Erie and St. Clair. It has since been known as the Detroit river.

The settlement was re-inforced from time to time by accessions of inhabitants from various directions, and by births, the register of St. Anne's Church exhibiting from 1701 to 1707 an average annual rate of fourteen. The first grant of land was made by Cadillac to Jean Fafard, who accompanied the expedition to Detroit as an interpreter. March 10th, 1707. This lot adjoined Cadillac's possessions and Fafard was formally invested with his right and title by "*Monsieur du Detroit*," as Cadillac was styled, in the presence of a multitude of people, to whom a transfer of real estate was a matter of great importance and interest. The residence occupied by Cadillac was on Jefferson avenue, near where now stands the old Campan homestead, and was at that day considered a something grand and awe-inspiring. A curious superstition was encouraged by the early inhabitants of Detroit in the shape of a "red dwarf," whose presence was supposed to betoken dire calamities. Some chronicles assert that this strange being appeared to Cadillac and that he, enraged at his impertinence, chastised him with a cane, and that the sequel was the loss of Cadillac's princely domain and his incarceration, through the intrigues and wily machinations of his avowed enemies, the Jesuit priests, who virulently opposed him for selling liquor to the Indians. However, the fact remains that, soon after this time, Cadillac, arraigned at Montreal upon specific charges, was forced to dispose of his Detroit seigniority to defray the expenses of his trial. He was subsequently assigned Governor of Louisiana, but returning to France, died in comparative obscurity at Castle Sarasin, leaving of his once large possessions not a rod of ground to his heirs. Cadillac is characterized by L. Rameau, the author of several works upon the French colonies in America, "as an intelligent and hardy adventurer, who, influenced by the situation of Detroit, proposed to charge himself with the construction of a fort and the colonization of the country, if he were conceded a seigniorial title to a domain. M. de Callieres eagerly seized the opportunity of making a forward move without having to demand of France either men or money. The expedition was authorized." To Cadillac is certainly due the initiation of the colony at Detroit,

and, if the designs of his enemies culminated in his ultimate disgrace and poverty, all coming ages should honor his name as the founder of one of the greatest and grandest cities of the New World.

The settlement at Detroit from the deposition of Cadillac became for a century the scene of cruel war's relentless scourge, and the town was successively occupied by the French, English and Americans, until attaining the final protection of the Republic of the United States, it put on the impregnable armor and spread the banner of an uninterrupted and genuine progress. Detroit was almost ruined by fire in 1805, and its present apposite symbol, "*Speramus meliora resurgit cineribus*," upon its municipal shield, shows the high spirit of those who sprang from the hardy French adventurers who first touched upon the shores of the magnificent river since dignified by the name of Detroit, and bearing upon its blue waters the moving spirit of its great progressive and commercial identity.

Among the first marriages registered in Saint Anne's Church was that of Francois Fafard, otherwise known as Delorme, the famous interpreter, who followed Cadillac to Detroit, and Barbe Loisel, the relic of Francois Gautier, Sieur de la Vallee Rancee, a distinguished soldier of the French army, who came to his death in 1710. De La Forest, who succeeded Cadillac, remaining at Quebec, the Hurons, Ottawas and the other Indian tribes, subjects of the

French power, absent upon expeditions of hunting, and the fort at Detroit garrisoned with but a few men under the temporary command of Du Buisson, the cupid-ity of the English, for some time excited toward the more advantageous French settlements, was at this juncture precipitated by the Fox Indians, who came under the direction of the English to capture Fort Pontchartrain. These daring children of the forest daily hovered around the fort, watching an opportunity to accom-



DETROIT IN 1820.

plish their purpose, but so alert were Du Buisson and his faithful little garrison that help arrived in a large force of Hurons, Pottawatomies, Sacs, Illinois, Osages and Missouris, who fell upon the Foxes and put them to rout with great slaughter. The village grew apace, and in 1721 a council of the Hurons, the Iroquois, the Ottawas and the Pottawatomies, met here in response to the demand of Alphonse de Tonty, Baron de Palude, the commander of Fort Pontchartrain, to hear pronounced the edict that henceforth no more "fire water" would be sold to them. This was received with loud dissent, but the law of prohibition was rigidly enforced for some years afterward. After the terrible repulse of the Foxes by Du Buisson in 1712 and their defeat again in 1717, Fort Pontchartrain was not further assaulted until 1746, when the noted chieftain, Pontiac, with his people, contributed in defending it. In the six years from 1719 to 1755 Detroit so enlarged its population under the Canadian bounty act to influence immigration that the fort was enlarged, to admit of better preparations for defence against British and Indian incursions. About this time a large number of refugees from Nova Scotia and Lower Canada, to escape the continual warfare between the French and English, found an asylum in Detroit. In 1760 Canada was ceded by the French to the English, following which came the surrender of Detroit, November 29th of the same year, the articles of capitulation being signed by De Bellestre,

commander of Fort Pontchartrain, yielding Detroit to the English government represented by Major Robert Rogers. Detroit was now under British domination, but already were brewing the elements of a conflict that would flock its once quiet and peaceful streets with blood. Pontiac, the famous chief of the Ottawas, by whose assistance Fort Pontchartrain had been protected some years before from the fury of hostile tribes, allies of the English, true to his allegiance to the French, three years after, conceived the daring plan of surprising and slaying the garrison. His influence with his own tribe extended to his allies; generally to the Indians of the Northwest, and even to the far distant Delawares on the eastern side of the continent. All of these Indian tribes were bitterly hostile to the English and ready to glut their vengeance upon them at the slightest instigation. The English had ever treated them with neglect and contemptuous disregard, while the French had been kind and generous. In the summer of 1761, Captain Campbell,

following May. The Indian tribes thus brought into a league embraced, with an insignificant few excepted, the entire Algonquin nation, with whom co-operated the Wyandots, the Senecas and various tribes along the Mississippi. With the usual taciturnity of their race, the Indians effectually disarmed suspicion, although several times on the eve of being detected. Notwithstanding the treaty of peace, signed at Paris, February 10th, 1763, by which France agreed to relinquish all of her interest to the country lying eastward of the Mississippi river, and which it was thought would appease the ire of the savages, they unremittently continued their preparations for an outbreak against the English. The wily Pontiac hoped still for aid from the French, and when it did not come, he gathered his faithful band around him and precipitated the attack upon Detroit, which was kept in a state of siege from May 8, 1763, to August 26, 1764, being closely invested and the scene of almost daily battles. Among these encounters, in which the Indians were for a



VIEW FROM TOP OF HAMMOND BUILDING.

commandant of the English garrison at Detroit, was notified of the recent appearance among the Wyandots of a band of Senecas, whose object was to incite them to surprise and murder him and his garrison. Investigation discovered that this design of the Indians was not limited to Detroit, but was intended to include Niagara, Fort Pitt and other important posts. By the promptitude of Campbell in warning the commanders of the proposed attack, the plan of the Indians was abandoned. In 1762, during the summer, a project of like import was discovered and rendered abortive, but toward the end of the same year, Pontiac sent out his emissaries to the various tribes hostile to the English, urging them to war. Everywhere they were received with great favor and without a dissenting voice. The general verdict was to "dig up the hatchet" and fall upon the English, to drive them from the lands that had been wrested from them and which their prophets had predicted would be restored to them. It was understood that the decisive steps would be taken in the

time the victors, the sanguinary battle of "Bloody Run," fought July 31, 1763, was most disastrous to the English the casualties being, in killed, eighteen men, counting Captain Dalzell, the commandant of Fort Pontchartrain, three prisoners and thirty-eight wounded. The only relic of the scene of this encounter is the last decaying trunk of a whitewood tree still to be seen in the grounds upon which are located the present Michigan Stove Works, the little stream, which was long afterward known as "Bloody Run," being lost amid the footsteps of progress.

Reinforcements brought by Colonel Bradstreet in August, 1764, repelled the Indians, and in the following year peace was established by a treaty with Pontiac, Captain George Croghan acting for the English. The various dissensions and troubles growing out of the numerous conflicts with the Indians and the English occupancy conspired to drive away from Detroit many of its original inhabitants, or their progeny, so that the population at the time of the

peace of 1761 had been greatly reduced. In the succeeding years, however, accessions of inhabitants from Canada and the States were constantly made until the close of the American Revolution in 1783, when Detroit came into possession of the United States, but only nominally, the virtual year of control by the American government being 1796. Michigan continued as a part of the Northwest Territory from 1787, under the governorship of General St. Clair, and from 1802 was included in the Indiana Territory, becoming, in 1805, the Territory of Michigan, of which Hull was governor, who, as commandant of Detroit in the war of 1812, yielded it to the English on the 15th of August of that year. On September 29th, 1813, Detroit was re-captured by the American forces under Col. McArthur, and the government of the Territory of Michigan was vested in Col. Lewis Cass from 1813 to 1831, under which it greatly improved in the relations of treaties with the Indians, the building of roadways, and in many other directions for securing its admission as a state into the Union. Anthony Wayne's victory over the Indians in August, 1794, it should be stated, gave the United States its first actual control over Detroit and the adjacent country. The old Detroit and its French associations were almost obliterated by the fire of 1805; however, even to the present day, is preserved by the descendants of those who were its first founders, much of the pristine significance conferred by the colonists who, under Cadillac and his successors under the

crown of France, gave it a name, and the nucleus from which has sprung the grand city of to-day. To the original hardy settlers, the progenitors of many of the prominent families of the present, who have been largely instrumental in enhancing the fortunes of the city, much credit is due and they should not be ignored amid the march of time and its relentless decrees. Emerging from the devastating wars and the great fire, Detroit began to take its place among the rising cities of the United States, as one of the more remarkable of which it holds conspicuous position and a commercial importance exceeded by but few in the country. To trace its onward moves from the period of its restoration as a part of the United States becomes now the province of this work. Dating from the period when it became actually ceded to the United States by the treaty of 1781, Detroit began to assume, from its favorable geographical position, an important consideration as a mart of traffic and one of the leading commercial emporiums on the great lakes. Here were undertaken great enterprises, and of such a character as to invest the city with the strongest claims to prominence as containing the elements of enterprise and progress. Having passed, but not unscathed, through the perils of its colonization by the French, through the disasters of Indian invasion and British occupancy; through horrible massacre and devastating conflagration, Detroit emerged from its trials with the seal of progress stamped upon it, which it has since well and worthily borne. No city of the United States, perhaps, possesses more of the elements of romance and none can furnish a history more replete with thrilling incidents. The Michigan Territory was wrested from British control by Perry's victory over the British fleet in Lake Erie September 10th, 1813. Detroit was soon afterwards restored to the United States and a body of Kentucky troops garrisoned Fort Pontchartrain, which thenceforward became Fort Shelby, in honor of

Governor Shelby who commanded them, which name it retained until torn down by the encroachments of the city's progress. Its site will be occupied by the splendid government building now in process of erection. Detroit slowly increased in population, the records showing in 1827, 2,152 inhabitants; in 1837, 8,273, and in 1852, 26,648. From this period it advanced rapidly in this regard, the census of 1880 giving it a population of 115,006, which in 1890 had increased to considerably above 200,000. Michigan under its territorial government began to awaken from its lethargy and to assume the direction and control of its resources, which were to eventuate in making a state distinguished for the enterprise and progress of its people. Immigration from the earlier settled East, hitherto retarded, now began to pour in. Lake navigation, inaugurated in 1819 by the first steamboat, the "Walk-in-the-Water," furnished an impetus to progress and a vehicle of traffic since so abundantly realized, and which has been so prolific a source of industry and general commerce. Detroit shared so abundantly in these elements of advancement as to have been constituted an important shipping port. In 1819 the city is said to have had two hundred and fifty houses and a population of about fourteen hundred, irrespective of its military in garrison. Detroit, by its earlier chroniclers, is said to be under a heavy load of debt to Augustus B. Woodward, Chief Justice of the Michigan Territory, who contrived its intricate divisions, its spacious

parks, its circus, its *campus martius*, its tortuous streets, its boulevards and its many and diverse peculiarities, few vestiges of which are, however, at the present day existent, except in the memory of the oldest inhabitants. To this eccentric individual is credited the framing of the bill creating the University of Michigan, which was passed by the governor and judges of the Territory in 1817, and which characterized that famous institution as the *Catholepistemiad*. Under this law the University of Michigan was empowered



WOODWARD AVENUE: LOOKING NORTH.

to have thirteen *didacia* or professional chairs, with such endowments as would secure the establishment of a liberal education.

The tides of population now pouring over the Michigan Territory soon created the villages of Ann Arbor, Ypsilanti, Pontiac, Jackson and Tecumseh. Governor Cass was fully sensible of the duties incumbent upon his position, and his whole term of office was signalized by unremitting energies directed to the improvement and utilization of internal resources and the establishment of reciprocal and beneficial commercial relations. The great lakes afforded the most potential auxiliaries of trade, and Detroit was the cynosure to which were directed the eyes of the more thickly populated and more prosperous East, from which direction came many of the founders of its subsequent enterprise and progress. In 1831, George B. Porter succeeded General Cass, who had been created United States Secretary of War, as Governor of the Michigan Territory, the population of which at this juncture was represented at 35,900. The act admitting Michigan into the Union as a State was passed January 26th, 1837, with Stevens T. Mason, a native of Virginia, as Governor of the State under the elective system. During this administration an appropriation of \$400,000 was made, to establish a central route from Detroit to the mouth of the St. Joseph, and at about this period an act of the legislature was passed, granting franchises to the roads between Detroit and Shiawassee and Gibraltar and Clinton. Under the

succeeding gubernatorial administration of William Woodbridge from January, 1840, to February, 1851, when he became United States Senator and was succeeded by J. Wright Gordon, lieutenant governor, the railroad from Detroit to Ann Arbor was finished. The population of Detroit at this time was estimated at 9,101.

In 1846 the tonnage of vessels at the port of Detroit was 26,928 tons, 8,400 of steam vessel and 18,527 of sail vessel tonnage giving employment to 18,000 persons. March 1st, 1848, the first telegraph communication was established between Detroit and New York and the first message was flashed over the wires the same day. Detroit continued the Capital of the State, as it had been of the Territorial government, until 1845, when by act of the legislature it was removed to Lansing. As the most important shipping station on the lakes and as possessing the most superior facilities, Detroit began from this period to assert its commercial supremacy and to acquire the trade of its naturally tributary territory. Large manufacturing ventures were undertaken and successfully prosecuted. Great improvements were projected and large fortunes realized. The "City of the Strait" began to attract the attention of the outside world and to bring into its trade the elements of its future progress and identity as one of the leading markets of the country. Emerging from the disastrous conflagration of 1805, the motto thenceforward gracing its municipal shield, "*Meliora speramus cineribus resurget*" has been fully verified in the change from its former unsightly and bizarre aspect to its present grand and majestic outlines. This purgation, though destructive of old land-marks and the occasion of much temporary distress, brought about the changes which have made Detroit the splendid city of to-day, with its parks and drives, its boulevards, its palatial homes, its arborescent beauty, and its merited identity of prominence and distinction in manufactures and general industries. The visitor is agreeably im-



GRISWOLD STREET.

pressed with the city's well-shaded streets and the general air of thrift and prosperity that marks its business thoroughfares and the districts in which reside its opulent and public-spirited citizens. Detroit scarcely comports with the typical Western city; on the contrary it bears a striking resemblance to a New England model, the larger per cent. of its people having sprung from the hardy scions of the land of the "Pilgrim Fathers." It has, considered as a large city, a much smaller number of inhabitants of foreign birth than any other American city. Judging from the country's great and rapid increase in population, Detroit will, in a few years, reach the central point in the relation of the country's more important cities, as premising from the last returns of the census (1890), it must be in a few years regarded as near the centre of population. While not possessing the metropolitan characteristics of New York, Philadelphia, Baltimore, Boston and other cities entitled to such a distinction, Detroit may truly be styled in the category of the more prominent and important municipalities of the United States as exhibiting a condition, not only promotive of the most captivating sensations, but as well indicative of the strongest claims to commercial supremacy. In tracing the progress of Detroit from its rude beginning as a French trading post in 1701 to the present time as one of the most important and magnificent cities of the United States, the principal incidents of its history have been briefly intro-

duced and will serve to show the tireless enterprise and indomitable ambition of its founders, the hardy pilgrims from the East and the adventurers across the Atlantic who early cast in their lots with its imperfectly foreshadowed fortunes. In the merchants and manufacturers of to-day, a record of whose lives and business experiences embellish the succeeding pages of this work, Detroit has had its secure foundation and grand identity. In 1884 the value of real estate and personal property in Detroit was \$110,721,955, which had, in 1889, increased to \$143,993,438, and in 1890, considering the value over-assessed estimate as almost double, it approximates \$300,000,000. The rate of taxation is \$14.29 per \$1,000. With these facts in view it may truly be declared that no city of equal size in the United States can compare with Detroit in wealth, degree of prosperity and low tax rate. In the relation of education and the facilities for its thorough acquisition Detroit takes a notably high rank. Its public school system is not excelled by any in the country in point of endowment and methods of instruction. The school-buildings are of admirable construction and afford every requisite accommodation for the comfort and convenience of pupils. The number of the school-buildings is fifty-one, principally the property of the city, with a seating capacity of 19,971, and 438 teachers. The value of these structures owned by the city is \$1,500,000. The children eligible to instruction numbered in 1889, 63,009, against 65,132 in

1888. The assessment for 1890 was in excess of that of 1888. The public library building is one of the handsomest in architectural style and finish in the city and was constructed especially for the accommodation of library requisites. It was formally opened to the public January 22d, 1877. With the additions of a reading-room, museum and offices, in 1885, the aggregate cost was nearly \$100,000. It contains 90,000 bound volumes and more than 10,000 pamphlets. The hours of admission are from 9 A. M. to

9 P. M., every day with the exception of Sundays and holidays. It is a free institution, and any citizen of Detroit above fourteen years of age may, upon subscribing to an obligation to obey the rules and regulations therein set forth and giving satisfactory security, in the written pledge of a responsible person, secure a card which entitles the holder to receive books for reading at home, but any person, citizen or stranger, may use the books in the reading-room of the library upon a request in prescribed form. The reading-room, open daily from 9 A. M. to 9 P. M., and from 2 to 9 P. M. on Sundays and holidays, is free to all persons desiring to avail themselves of its privileges. The leading newspapers and magazines are kept on file and are supplied upon request, also various scientific, religious and literary publications in English, French, German and other languages. The building contains a well ordered museum, free to visitors every day from 2 to 5 P. M. The Public Library is a prolific source of instruction, especially to the pupils of the public schools, who, by a diligent course of reading in proper directions, can thus greatly facilitate the acquisition of a literary education.

In the order of population Detroit is the fifteenth of the cities of the United States, as indicated by the census of 1890, a position it has attained since 1880 when it was reckoned the eighteenth. The official boards of the city, represented in the Boards of Education and Estimates, are composed of members elected by the people from

the several wards. The Metropolitan Police Commissioners are of appointment by the Governor of the State, and the Public Library Commissioners by the Board of Education. The Boards of Fire, Water, Park and Boulevard, Poor, Building Inspectors and Inspectors of the House of Correction, as included in the Boards of Public Works, are of appointment by the Mayor and approved by the City Council. What is termed a "Municipal Improvement Association," organized for the purpose of purchasing and controlling electric light or other illuminating facilities, the street railway systems and other auxiliaries for the use of the municipal government, is of recent establishment, and will doubtless prove of great benefit in the direction cited in its constitution. Adequate police protection is afforded under the maintenance of an efficient corps of the custodians of the peace.

The water supply, of a character and quality unsurpassed elsewhere in the country, is practically inexhaustible. The water system is furnished with 367 miles of pipes, connecting with two principal mains from the pumping station, and affording when

selves amid its sylvan glades, through which run canals of pellucid water bearing upon its bosom a multitude of boats, laden with their argosy of laughing lassies and their sturdy gallants who ply the oars. Nature has here, aided by art in varied attractions, established a respite from labor and the cares of business, and is a source of recreation eagerly accepted by the throngs of visitors who during the heat of summer have thrown around them its charms of woodland and water scenery.

The history of the civil war recounts the valor of Detroit's soldiery, perpetuated in an imposing monument on its Campus Martins, where also stands a fountain donated by the late John J. Bagley, and a bronze statue of that eminent citizen, a gift to the city from a popular subscription.

The City Hall, a large and imposing structure, fronts upon the Campus Martius with entrances on Griswold and Fort streets and Michigan avenue. In the lawn in front are two of the cannon captured in Perry's victory on Lake Erie, interesting souvenirs of that great historic event culminating in the restoration of Detroit to



PUBLIC LIBRARY.

required a daily supply of 20,000,000 gallons, although as large a quantity as 51,000,000 gallons have been pumped through the conduits. The value of the city water works property in January, 1890, was represented by \$3,110,910, to which, in 1891, at least \$300,000 in improvements has been added. Detroit justly ranks with the larger metropolitan cities of the United States in its excellent equipment of municipal accessories, and presents in its government the most efficient and the most salutary administration.

One of the most interesting of the many and varied points of attraction in and around the city is the grand natural park of Belle Isle. It is located near the source of the Detroit river and, as its name implies, is an island. It embraces 670 acres and is the property of the city, having been purchased by it in 1859 for \$200,000. The improvements since made thereon and the cost of its conduct aggregate \$300,000, exclusive of the bridge by which it is connected with the main land and which cost \$300,000. Belle Isle commands in summer a daily resort for many thousands of people, and is especially the delight of the children, who romp and heartily enjoy them-

the United States. The City Hall is surmounted by a tower from which a fine view of the city, the river and the Canadian hamlets opposite can be obtained.

The press of Detroit, elsewhere treated of in this work, has able representatives, and notably in the *Detroit Free Press*, the *Tribune*, morning dailies, and the *Evening News, Journal, Sun and Times*, of afternoon issue, and all except the *Journal* and *Times* having Sunday editions.

Detroit is prominent among the great cities of the United States as having, for its size, the largest number of millionaires, who have generally greatly contributed to the city's endowment of capital in numerous enterprises.

The new government building, now in process of erection on the site of old Fort Shelby, corner of Fort and Shelby streets, will be when completed one of the most magnificent structures of the kind in the country.

The Detroit Museum of Art, thrown open to the public September 1, 1887, is a splendid building of the Gothic order of architecture,

and cost \$56,385.44. The repository of the fine art has recently been enriched by donations of rare and costly paintings by Mr. James E. Scripps and a large collection of Japanese curios and works of art by Mr. Frederick Stearns, gentlemen intimately associated with Detroit's greater enterprises.

This history cannot more appropriately be concluded than by the statement that the trust expressed in the motto gracing the city's municipal shield "let us hope that better things will arise from the ashes," has in its present identity been abundantly verified.

Reminiscences of Jacob S. Farrand.

A few weeks before his death the late Jacob S. Farrand gave the following narrative to the publishers of this book. It is printed verbatim, in his own peculiar style. The sketch of the life of Mr. Farrand may be found in connection with the history of the drug firm of Farrand, Williams & Clark:—

were given where we desired to pay men, and all that. The payment of men was done in those days very largely with orders."

"Were not payments made very often in furs?"

"Of course there were dealers in furs at that time, but it was not everybody that dealt in furs. James Abbott was the agent of the American Fur Company here and there were others that dealt in furs, but if anyone came in who wanted to sell you furs they were referred to some fur dealer because the common dealer would not know what the furs were worth."

"What was the population of Detroit at that time?"

"When I came here it was about 1,500; in 1830 the National Census made it 2,222, I think. The location of the town was principally down by the river. Our store was on Jefferson avenue, next to the corner where Burnham, Stoepel & Company are now. It was a little building next to the corner. At that time the river bank was up this way further than it is now somewhat; Atwater street was at the water at that time; that was the river front then. The



J. L. HUDSON'S MAMMOTH STORE.

"I was brought here by my father with the rest of the family in May, 1825, on the old steamer Superior, the only steamer then on the lakes anywhere. That was in the early days of steam-ship movements. My first business venture was made February 5th, 1830, when I entered the drug store of Rice & Bingham, as clerk, in my fifteenth year, and I have been continuously identified with the drug trade ever since."

"Tell us something of your methods of conducting business in those early days."

"Well—Dr. Justin Rice—I don't know the time he came here, but Edward Bingham came from Hudson, New York, in the year 1828, and the firm was Rice & Bingham from 1828 onward. I entered their store as a clerk in February, 1830. The day I was twenty years old I was made a partner of Mr. Bingham. At that time we did not have as much money in circulation as we have now. We had mighty little money then. We began keeping our accounts from January to January and settled once a year. Orders

market was right in the middle of Woodward avenue, facing Jefferson—toward the river. The market was an open market where the French people from Canada and from our side came and sold their apples and pears and produce. Beef was sold there also, cut up in stalls. The whipping post was in front of the market."

"Did you ever see a man whipped there?"

"I remember the sheriff whipped a man there, but I didn't see that done. I forget what offence he had committed, but such offenders were whipped for misdemeanors such as we would put them in prison for for twenty or forty days now. Business was done in general stores then different from what it is now. All the drug stores sold groceries as well as drugs. The drug store of Chapin & Owen was in the block below us and they sold groceries, and Hinchman & Company, their successors, sell groceries yet. We kept groceries until way along in 1865 or 1866. There was no wholesale business done at that time and no manufacturing to speak of. The Bank of Michigan, where the First National Bank now is, was

at that time located at the corner of Jefferson avenue and Randolph street, and that building—the First National Bank Building—was built by the Bank of Michigan, out of wild cat money in 1837 or 1838. That is one of the oldest landmarks left. The first manufacturing was introduced here much latter than that. I think Chapin & Owen did the leading business in the drug line at that time. We had very little trade with the Indians in those days. We bought our goods in New York, and brought them up here by canal and lake. We went to New York once a year to buy goods; sometimes twice. Of course it took a good while to go down and buy and get the goods back again by canal. The Erie canal was not opened until late in 1825 or 1826, and goods had to be teamed through from Albany to Buffalo, and it took some three months for them to get goods up here. Collecting bills was quite as disagreeable in those days as it is at present. Levi Cook, a leading dry goods dealer on Jefferson avenue, had a way of doing it peculiar to himself. In the spring when he started off for New York, he left a list of the accounts which had not been paid and told his clerks to sue them in his absence. By the time his new goods got here all was forgotten; they were all good friends again; his old debts had been collected and he saved himself the annoyance of it and retained his trade. That was the way he collected his debts; the boys took all the scolding and it was all over when he got home.

Property was sold by the acre here in those days and it was very cheap. This house we are now sitting in was away out in the woods." [Mr. Farrand's residence, 457 Woodward avenue.

Ed.] "Why, that lot where Newcomb & Endicott are, when I was in the Common Council I had to look up some titles there and we had quite a time about it. The lot was given to one of the men who lost his house and lot when everything was obliterated and there were no records here, and one of those lots on which the building stands which is now occupied by Newcomb, Endicott & Company, was sold for ten dollars, and those lots where Mr. Sheley's three stores are, between Newcomb, Endicott & Company's and State street, Mr. Sheley brought—sixty feet front, running back to the alley—of a man who went to Wisconsin, and paid him only twelve hundred dollars for it, with the idea that I was to have half of it that I might

build a house on it. I was living in Mr. Sheley's house at that time on the lot since occupied by the old church which has just been torn down. But I could not raise the money to make the payment of six hundred dollars until the property was worth more, and so I never took it, for it came to be worth a great deal more than that. But he bought that property for twelve hundred dollars and built his house on it and lived there till he went up to his present residence on Stimpson Place. I guess that transaction was as late as 1844."

"Can you tell when the jobbing business began here—the wholesale business in any line of trade?"

"Zach Chandler came here in 1833, and when he got up to the amount of fifty thousand dollars a year it was considered a most

extraordinary thing and was talked of over the whole town. That was in the wholesale dry goods business which included carpets and such things. Yes, fifty thousand dollars was considered an enormous business and he didn't get his business worked up to that amount before 1850. He was the most successful merchant here during the time he was in business."

"Did he have drummers—how did he sell his goods throughout the country?"

"He did most of the drumming himself. He would get onto his horse and go off to the country selling goods and leave his clerks home to run the business in his absence. Zach Chandler was about the first man who went out from Detroit. He would go to Pontiac and Flint, Ypsilanti, Marshall and Kalamazoo on horseback. They were little places to be sure. There were no railroads in the early days of business here in Detroit



YOUNG MEN'S CHRISTIAN ASSOCIATION BUILDING.

and the roads were simply awful. All the business of the city was located on Jefferson avenue, which was the main street. The old American Fur Company was down where H. P. Baldwin 2nd's store is now. Baldwin and Chandler went down there and bought the old Abbott property. James Abbott was agent of the Fur Company, and Post Master here at one time. After Jackson got to be President, Abbott was removed."

"What was the method of getting the mail?"

"Well, when my father came here in the fall of 1821, he took a contract for furnishing Detroit with water. He walked around Lake Erie, came up through Ohio, and went back through Canada,

The mail was brought through the Black Swamp in Ohio, on a man's back. My father kept in sight of that man to find his way to Toledo and walked all the way. There were two steamers on the Lake in 1824. 'Walk-in-the-water' was lost in 1814, down near Buffalo in a storm. Of course the Superior then brought the mail by the same route. She would make two trips a week from here to Buffalo and we got our mail twice a week from the East. In the winter it came around by stage, through Ohio. I don't know how soon it came by stage; I can't recollect that; but, of course, the mails were pretty scarce here and pretty old when they got here. When they came in everybody flocked to the post office, the drivers of the mail coaches tooting their horns and having a great time. The mails from the west came on horseback. I carried the mail myself from Ann Arbor to Detroit in 1827 and 1828."

"Whom do you think has been the most valuable man in the days gone by, to the commerce of Detroit?"

"Now that is a pretty hard question, but I can answer some of it. From 1825 onward Oliver Newberry was the largest owner of vessels for years and years. Old Admiral Newberry, he was called. He had more vessels here than any other man or than any firm, and



JACOB S. FARRAND.

there were more vessels registered in Detroit than in Buffalo for years—at least it was said so, and I guess it was so. One trip was made from here that I must tell you about. I can't tell you the year it was, but word came down here after the vessels were laid up that the people would starve before spring on the Island of Mackinaw and there was an appeal made to Newberry and his sailors to see if they would not go up there in December to take these people some pork and flour for the winter. Augustus McKinstry and Bob Wagstaff said they would go if they could get the sailors. Newberry said that he would let them have a vessel. Of course, there could not be any insurance. They got a crew and they took the sails out of Newberry's warehouse, tumbled in the freight very fast one day, and went up the river, being towed by a little river steamer into Lake Huron, and they went to Mackinaw between Christmas and New Years, and returned, I think, on the seventh day, having had a successful trip, delivered their freight and laid the vessel up again. I think that was one of the most valliant things ever done. Wagstaff's son is up here on Lake Huron somewheres, in one of the life saving crews; I saw him last spring just before he started off. I think that was a wonderful trip."

"Then you think Newberry was more important to the commerce of Detroit than any man of recent date?"

"In proportion, I do; he was the founder of the shipping interests of Detroit. He was an uncle of John S. Newberry and a brother of Henry Newberry, who went to Chicago when Chicago began to loom up and who kept a dry goods store here, just where the First National Bank is, and he went to Chicago and made enough money to be able to leave that city two or three million dollars for the Library that we have heard about lately. I can remember when business was entirely confined to Jefferson avenue, and when it was considered a wonderful thing and very presumptuous for a man to move his business from the avenue. Old Robert Smart leased Charles Merrill that corner which is now called the Merrill Block, and then it was built out to Larned street. That was about the first break that was made out Woodward avenue. Then, on the 10th of January, 1854, the old First Presbyterian Church burned down. It was located corner of Larned and Woodward avenue. My store at that time was just north of it. Our store was built in 1852, and Holmes & Company had a double store north of mine. Holmes had the largest dry goods store in this city then. That was in 1852 and about the time when the first business venture was made up Woodward avenue. The depot of the Michigan Central Railroad Company was where the city hall is now, and the Michigan Central Railroad ran in along Michigan avenue to the depot. My wife went to school where the City Hall now stands, in 1838, in an old yellow brick house—a young ladies' seminary—facing on Griswold street. The depot was built in 1838 or 1839 I think the road was finished to Ypsilanti that winter. At that time the present location of the City Hall was about the most northerly part of the town. In fact there was nothing up as far as the depot, where the city hall stands, and there was absolutely nothing in the way of population beyond that point. Henry H. Leroy's house, corner of Grand Circus Park, was not built until long after that. In 1830 the City of Detroit lay mainly between Larned street and the river, I might say almost entirely. The old Mansion house, standing about where Cass street is, was about the most western limit of the city. Below that was General Cass' house and farm, and just below that was Colonel Jones' house; but the city as a city, extended only down to about Cass street and up the river as far as Brush. This was then the Capital of the Territory of Michigan and the present High School Building was the old Capitol Building. It is practically the same building; just altered a little. Oh, yes; I have been up there and I heard big speakers in days gone by. General Cass died in 1866; he was then eighty-three years old. He was at Hull's surrender, when, you remember, he broke his sword rather than give it up. Old Major Rowland had a Company of Ohio troops and was coming up here to join the army; he was down near Monroe and was surrendered on paper by Hull, as a part of the army, and the old Major said to the messengers who carried the surrender, 'Hull can't surrender me down here,' and made them prisoners and marched back with his company and the messengers as prisoners into Ohio."

"There was considerable excitement in Detroit at the time of the English invasion, wasn't there?"

"I was not here then; that was before my time. Yes, that was ten years before my time, for that was in 1812 or 1813 or 1814. I believe the treaty of peace was in January, 1815. General Cass, Degarmo Jones and Colonel Brooks were at the battle of the Thames when Harrison went over there and fought that battle. The officers of the army stationed here at that time, used to have private theatricals and all that sort of things. It was one of the most social towns that I ever knew of, or had any knowledge of personally, or ever heard of. They lived pretty much all by themselves all winter."

"Was there any caste?"

"Oh, yes; to some extent; but they were a social people. The old French people were a social people, and those old inhabitants and the members of the army mingled with each other; and there were well-to-do merchants here who owned the ground they lived on and the farms they lived on, running back three miles, and some were five *arpents* frontage, some three; some more and some less. A French *arpent* is not quite as much as one of our acres. General Cass' farm was seven *arpents*; Colonel Jones', five, and they varied considerable in their frontage but they all ran back about three miles. There were no carriages here in those days; people rode'

around in ordinary French two-wheeled carts, just such as they carried on their business with, for there were no drays. We put some hay in the bottom and a buffalo robe on that and rode everywhere in them, except in the winter, when we used old French sleighs. Those old carryalls were very nice and handy. I can remember seeing these French carts backed up to the church as we came out—ten or fifteen of them standing there. They were much easier to get in and out of than the carriages of to-day. Everybody rode in them; they could be unhooked and dumped like a coal cart. Mrs. Governor Porter was unhooked and dumped out once in front

of the First National Bank. They were just like these coal dump carts and had no springs. It was very muddy in those days. Speaking of muddy streets reminds me that the first paving in Detroit was done on Jefferson avenue, not so many years ago. It was made of blocks of wood put down by Mr. Eldridge, near the corner of Woodward and Jefferson avenues, and extended about half a block. He wanted to show how it could be done. He used large blocks about a foot deep and they lay there for years. There were plank roads up Woodward avenue when this house was built—in 1851 and 1855 and we rode on the plank roads in our rock-away for a good while. We moved into this house in 1855, so, you see, it is one of the oldest houses in this city. There were plank roads built when General Cass came back from being Minister to France. Mr. Ledyard, his son-in-law, took hold of the business and tried to get roads out into the country. General Cass came back here in 1841, I think, though it might have been somewhat earlier

than that. Mr. Ledyard gave an impetus to the road and they got up these plank road companies and put roads out in various directions; the Pontiac road, the Michigan avenue road, the Grand River road and others. There was toll charged on these roads then as there is yet."

"What was the first manufacturing done of any account here in Detroit, Mr. Farrand?"

"Lumber was the first thing manufactured here. Detroit used to be quite a lumber market. Outside of lumber, boots and shoes

were among the first things made here. A. C. McGraw and H. P. Baldwin were the first manufacturers and dealers in boots and shoes, and the Buhls manufactured and sold hats and were large dealers in furs. Lumber was sawed here before I came. Sawing lumber in those days was a very primitive affair, one cut at a time. Shipping timber was sawed by hand, mostly long pieces. The first shoe manufactory was started in 1833 and I think by Mr. McGraw. The fire of 1805 destroyed the whole town. The block bounded by Jefferson, Woodward, Griswold and Woodbridge streets was burned off on the night of the first of January 1812. It was all covered

with stores and dwelling houses. In 1830 the Mansion was the leading hotel here; the old American Hotel where the Biddle House now stands was Hull's headquarters and that is the oldest hotel here. The National Hotel, where the Russell House now stands was an old hotel also. From Second street west, down toward the river is nearly all made ground. The people here in the earlier days of Detroit went along just about as they were; men in business lived along in a conservative sort of a way one year and another, devoid of any aristocracy. All the old inhabitants were people of a social nature inviting to each others houses and lived along in an enjoyable way. There was never any particular move made in the progress of the city until about 1832 when General Cass sold his river front. The old French church used to front on Larned street. The old Bishop was at one time a member of Congress and a pretty good sort of a man, too. You know the Governor and Judges used to rule this whole ter-



BUSINESS UNIVERSITY BUILDING.

ritory then; there were a few men in the legislative council and they used to ask Bishop Richard to come up and open council with prayer, and the old Bishop one morning in praying that the Lord would bless them in their legislative acts, said: "Oh, Lord, put it into their hearts to make some laws for the peeps (people) as well as for themselves." The First Presbyterian Church was the first protestant society in the city. It was organized as a Presbyterian church in 1825. When it was organized as a Presbyterian church those who were Episcopalian in their tendency built a church



THEODORE H. HINCHMAN.

in that block we occupied, so that the two churches were in the same block between Larned street and Congress street on Woodward avenue. There was one Methodist church here also.

Reminiscences of T. H. Hinchman.

"It was a long and tedious journey in those days," said Mr. T. H. Hinchman, the veteran drug merchant of Detroit, speaking of his initial visit to the city of his adoption. "I came to Detroit by way of Lake Erie," said Mr. Hinchman. "I was eighteen years old at the time I started for the West. We made the journey west on board the steamer Thomas Jefferson. Our dock was at the foot of Woodward avenue. The dock was owned by Dr. J. L. Whiting. Near by was the warehouse of Oliver Newberry. On the day of our arrival all the people in the town, or a large proportion thereof, came down to the dock, according to custom, to see the steamer come in. At this time Detroit had 7,000 inhabitants, approximately; and certainly it must have been a strange spectacle to see this great gathering down at the wharf on steamer days. Yet, as I afterward learned, this was a common procedure with early Detroiters, who looked upon a visit to the wharf as one of the special privileges of the day. We were very uncosmopolitan in those days. Often have I seen the leading men of the city going up and down the main street with their trousers tucked in their boots, and, perhaps nibbling at a long wheat straw. The fashionable portion of Detroit lived on Jefferson avenue and on Woodbridge street. This aristocratic precinct was only broken over by the gradual expansion of business, and the widening of business centres.

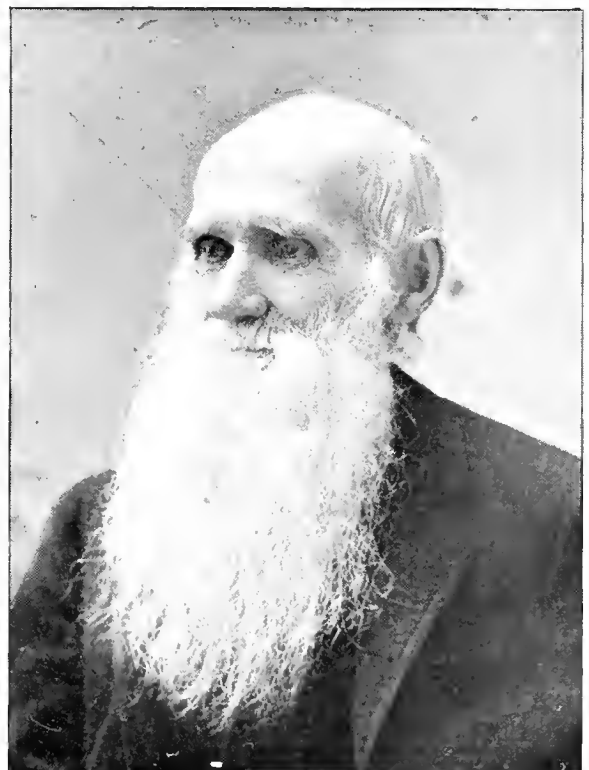
"I was in Detroit during the dreadful panic of 1836. To say that all business was completely prostrated would be the mere expression of the truth. Everybody failed; all ventures went to the wall, and more especially in the real estate line. The panic was wide-spread and far-reaching. The craze for real estate speculation had led many persons to financial ruin. Values had been, just before the panic inflated again and again, until they had assumed proportions indeed startling. One of the good effects of the panic was to re-adjust on a relatively proper basis, the status of the realty market. The pendulum now took the opposite sweep, the result thereof being that land values went begging for purchasers. Every one was afraid to touch land. Those were the days that the founda-

tions were laid for the immense fortunes that were afterwards realized by the heavy real estate production of Detroit.

"Early Detroit was very hospitable and social in its ways. Its entertainments were always characterized by a broad spirit of welcome. Whist and card parties were the favorite social diversion. Occasionally a dance would be given in the town hall. To these dances all the city went. There were no closely drawn lines, as between classes, but all stood on terms of equality, alike invited and alike welcome. The language of the city was French. When I think back on the simply, unaffected diversions of the early days and contrast them with the methods and wages of to-day you cannot blame me if I say frankly that the memory of the olden time still has the warmest spot in my heart."

Reminiscences of J. Wilkie Moore.

Among a coterie of old gentlemen who, every pleasant afternoon, assemble in the reading room of the Russell House to recount their experience of a past age, Mr. J. Wilkie Moore is especially conspicuous for his courtly mannerism and venerable appearance. With flowing beard, bleached to the whiteness of snow with the honorable touches of time's fingers, and a form and mien almost as stalwart as a youth, showing out imperfectly the burden of his years, he is ever the cynosure of the group about him, who like himself delights to recall the good old days of the long ago. Mr. Moore is the President of the Wayne County Pioneer and Historical Society; Vice-President of the State Pioneer and Historical Society, and one of Detroit's oldest and highest esteemed citizens. He was born at Geneva, N. Y., May 13, 1814, and his life has been co-incidental with the chief events which have afforded the surest supports of our great Republic. He inherited a patriotic ambition from his grand-father, a general in the revolutionary army, and a stern and inflexible heroism from his maternal ancestry; the methodistic Scottish infusion so promotive of the stronger elements of the American character. At an early age young Moore was put to learn the trade of silversmith in Livingston County, New York, but ill health prevented the culmination of his purpose in this direction, which was after two years abandoned, and he determined to seek his fortunes in the great west, at that time yielding an influence but little less potent than the Spanish dream of an El Dorado. Embarking



J. WILKIE MOORE.

upon the steamer "Prine," his trip to Detroit, occupying five days and five nights, is thus related by Mr. Moore:—

"I thought that I would never see land again. The lake was very rough. To me it seemed like the ocean. At last we came in sight of the Island at the mouth of the Detroit River, when we began to feel that our trials were over. Oh, how glad I was to see land again!"

Mr. Moore arrived at Detroit November 1, 1833. The customary signal of firing a cannon on the coming "Prine," brought nearly all the inhabitants of the city down to the dock. The city proper was reached from Jeffers in avenue. The first market stood in the middle of Woodward avenue, and extended from Jefferson avenue to Atwater street. The building was a French structure, in the quaint old-fashioned style. It was the pride of the town. Where now stands the Russell House stood an old, dilapidated blacksmith's shop. At the corner of Woodward avenue and Congress street was an old log bridge spanning the little stream, the Savoyard, whose

power. The horse was stationed on the hurricane deck. The power was communicated from a windlass, to which the horse was hitched, to the screw of the ferry boat. The inhabitants at that time were mostly French Canadians. Everybody belonged to the fire department. Every family in the city had a tar bucket, constituting protection from fire. When an alarm was sounded everybody ran with his or her bucket, hastening to put out the blaze.

The first circumstance in the way of city improvements was a three foot plank sidewalk. This was regarded as very extravagant. Government lands could be bought at ten shillings per acre. When Mr. Moore came to Detroit there were in the city seven brick buildings. Seven churches stood below the blacksmith's shop, above referred to. Toledo stood in Michigan and was called Vistula. Then it became Port Lawrence. At last the name was changed to Toledo. Mr. Moore reports often having seen deer and bears and wolves on the old Knaggs farm, now the Bela Hubbard farm.

On Sunday the people used to go to church in carts sitting



McGRAW BUILDING.

mouth was where now stands the present post office. This stream ran in a direction north-easterly, toward the central market, finally wasting itself in the marshes of the back country. The stone used in the construction of the old St. Anne's church was brought up the river from Wyandotte and Ecorse in the scows of the French fishermen. The water works in those days was a red painted barrel; anybody wanting water went to the public pump at the foot of Randolph street and paid the man in attendance there for a barrel of water. Later the water was delivered to any part of the city. The late Henry Berthelet, father-in-law of Mr. Moore, had the charter from the city in reference to the pump. May's creek was another little stream, having its source in a marshy spot where now stands the Cass market. The stream took a winding course, and finally reached the Detroit somewhere in the vicinity of Sutton's pail factory, West Fort street, near Eleventh. The boys in those days used to fish near the Cass market, and were Mr. Moore's lips not sealed many, indeed, are the fish stories he could recite of that early time. The ferry boats of the day were propelled by horse

flat in the bottom of the conveyance. The carts were drawn by French ponies. Mr. Moore saw the corner stone laid of the old State capitol, where now stands the Detroit High School, or, more properly, the back end thereof.

"The people used candles in their homes. Gas was unknown. But, after all, there was a vast fund of genuine comfort in the olden days; comforts, too, that now, in this unresting age, seem gone forever."

Reminiscences of Alanson Sheley.

Of the older residents of Detroit, who has continuously since his identification with the city been numbered with its leading business representatives, Mr. Alanson Sheley, of the drug house of Williams, Sheley & Brooks, affords a striking instance. This gentleman came to Detroit fifty-nine years ago and his recollections of that early period in the city's history are narrated by himself as follows:—

"I came to Detroit August 31, 1831. The town at that time did



ALANSON SHELEY.

he would sell but one barrel of salt to any one person at a fair price. Thus the farmers and others with their families were supplied. Oliver Newberry was about the principal merchant at that time. He built boats and gave employment to a good many men in the town and was the leading man in all of our commercial relations on the lakes. There were no manufacturing establishments here in 1831. There was afterward a man named Hill, who had a cabinet maker's shop, which was the first beginning of manufactures in Detroit. There had been for some years prior to my coming, wagon-shops and such places, where were made French carts, as they were termed. There was not a single carriage owned by any family in Detroit. Everybody rode in carts and wagons. Such a thing as a buggy was not known. The mail came by boats and in winter by stage. The postmaster, when I first came was James Lambert, but he was succeeded in the fall of that year, by John Norval, a friend of Andrew Jackson, from whom he received the appointment. The post office was on the site of the old Michigan Exchange, but was removed by Norval to the little building just below. His wife assisted him. He had no clerk. The mail received by stage came in about once a day from Cleveland by way of the Black Swamp. The first wholesale dry goods merchant, I think, was Zach Chandler, and about the same time Mr. Baldwin was the leading dealer in shoes.

The first side walk in Detroit was built by Zach Chandler at the corner of Jefferson and Woodward avenues. It was six feet wide and the wonder. Shortly afterward Dr. Bagg introduced an ordinance in the city council, requiring the construction of sidewalks three feet wide on the principal streets. Our fire department was of the most primitive kind. Every householder was obliged to keep two buckets of water in the house. When there was a fire everybody turned out with their buckets, arranged themselves in a line from the river to the fire and passed buckets along the line to the old-fashioned hand fire engine. The first theatre was built in Detroit in 1812, I think, on Gratiot avenue, where the public library now stands. It was an old wood building, such as nobody would attend now-a-days, but it served our purpose nicely in those times.

Reminiscences of Alexander C. McGraw.

The gentleman who favored this publication with a brief but interesting interview, Mr. A. C. McGraw, is to-day the



ALEXANDER C. MCGRAW.

not contain above 2,500 inhabitants. There were then but two wharves here—one called the government wharf and the other, Jones' wharf. The market stood in the middle of Woodward avenue, just below Jefferson avenue. It was built of wood and was then the only market in the city. There was but one business street of any kind or description, which was Jefferson avenue. Randolph street, at that time, represented the east end of the city. Woodward avenue extended beyond the city limits, and Woodbridge street ran up as far as River street. Larned street did not go further eastward than Randolph street. There was no street except Randolph street leading up from the river and that did not extend any further than Grand River avenue. There were but two hotels then, the Woodward Hotel and the Mansion House, down near the Cass farm. Judge Woodward came here from Washington to lay out the city. He and Judge Wetherell laid out the city of Detroit. It was for Judge Woodward that Woodward avenue was named, other streets being given presidential names, etc. Judge Wetherell extended Woodward avenue above the Grand Circus park, making it sixty feet wide. The Judge once facetiously remarked: 'You may call it Wither street, because it has withered all of my prospects.' Cass farm was just beyond the Mansion House, which was located on First street on the river bank, twenty-five feet above the water, and General Cass' house stood just beyond it, a little miserable wooden building. There were no streets running west, except Michigan and Grand River avenues, and none east further than Randolph street. Where the Russell House now stands the property was owned by one Dr. Brown. He offered to sell it to me in 1832 for \$750. It was swampy ground in the centre of which stood a large building, and I would not buy because I was not assured that it would ever be worth more. Land right out on Woodward avenue could be purchased for from \$50 to \$100 per acre. You could buy anything you wanted at about \$50 per acre. When I came here Evan Davis, William Brewster, I. L. King and Enoch Jones were the dry goods merchants. I remember that E. Bingham was conducting the drug business. The fact is there were not many stores here at that time. Goods came to Buffalo by canal from New York or Albany and thence by boats to Detroit. When navigation was closed, there was no way of getting goods at all. I will give you an instance: Navigation was closed one fall and there was no salt here, except what Mr. Oliver Newberry had. No salt could be had from Syracuse then. Mr. Newberry was a kind-hearted man, but

oldest merchant in Detroit, in continuous service, and has been associated with Detroit's business interests since 1832, a period of fifty-nine years.

"There is but little any of us old men could say," began Mr. McGraw, "that would prove of interest to the rising generation. Times are so changed, and so many of us have passed away, that, indeed, but few of us remain who could appreciate the full significance of tales of the olden days. However, I recall many bits of history—personal or local—that might bear repeating:—

"I was born in the Highlands of the Hudson, September 26, 1809, and left Newburgh with my father's family May 18, 1850, in a sailing boat for Albany, where we took passage on the Erie Canal that had been finished but a few years, consequently many of the towns on the route were new. The boat stopped in many places. I remember well the appearance of Rochester. The streets had been laid out and the forest trees cut down, but the stumps were yet standing. At that time there were no passenger railroads in the United States, but one from Albany to Schenectady was being constructed, and one or two others. From Buffalo to Detroit, we came up the lake on a tub of a steamer named the Peacock. Captain Pease—it was a high position those days and Captain Pease was a high-toned character that must be approached by a passenger with hat in hand. Some few years afterward the steamboat Michigan was built and Captain Pease was promoted to the command, where his dignity was largely increased, and the day before arrival in Chicago, at the Captain's dinner a toast was drunk by the passengers. 'The Steamboat Michigan too large a pod for small Peas.'

"On our arrival in Detroit we hired rooms and commenced house-keeping. Soon afterwards my father and I with two or three others started for Oakland County, on the Pontiac road on foot. The day was warm and some of our party became thirsty and inquired of two or three persons we met, if we would soon come to water, but was told old Mother Handson's at Royal Oak would be the first place. Mother Handson was so homely she was called Handsome. She had been through the war of 1812 to 1815, as a camp woman. When we arrived at her cabin, she stood in the door with a broom in her hand. My father was naturally polite and hurried up to her and said, 'Mrs. Handson, you don't know how glad we are to see you.' 'Dam you,' she said, 'if you call me Mrs. Handsome, I will break this broom-stick over your head.' My father's surprise can be imagined. Her name was Chapel. She is remembered by many of the early settlers of Oakland County. My father soon after bought a farm near Pontiac and I opened a shoe shop there and ran it until the cholera of 1832 broke out in Detroit. I was ordered out to stand guard to prevent stages with passengers entering the village. I had previously rented a store in Detroit and I moved in while the cholera was raging and have continued business here up to date, May, 1891.

"The old time methods of doing business were somewhat peculiar. There was but little cash in the country in those days, consequently many employers were accustomed to pay their help with store orders, so-called. These orders were seldom for more

than a few dollars, but settlement for the same was usually deferred a year. Sometimes we had settlements every six months, but generally these accounts would run a year. The result was that business was quite stagnant.


"With the panic of 1837 many failed. The forerunner of the panic was the famous wild-cat bank era, when money depreciated to such an extent that it was dangerous for a merchant to keep cash over night. When a lady would go into a store to buy a piece of dress goods the proprietor used to make her show her money before he would cut the cloth. These wild-cat banks sprung up in wildest profusion all over the land. Hides were one of the few legitimate securities of the day. I bought hides with the money and exchanged the hides for leather in New York, and worked the leather into boots and shoes.

"The campaign of 1840 always seemed to me the most remarkable in point of general enthusiasm, this country has ever seen. I remember that I assisted in building a log cabin on Jefferson avenue, opposite the Biddle House, where we sang the praises of Harrison. The front door was duly decorated with coon skins, while near at hand was the cider barrel for the masses. I went once to a grand meeting held at Tippecanoe, where thousands of young men had assembled, coming many hundred miles from adjacent states. The Maumee river was filled with all sorts of craft for a distance of about twelve miles. Such a meeting I never saw before or since. The people were reckoned not by thousands but by so many miles. The orators of the day often rode through the country in wagons, the box of which was a miniature representation of a log cabin. The campaign was famous for the number of young men it brought out. Horace Greeley made his debut in this campaign, circulating a paper called the Log Cabin. The origin of the Log Cabin, as a political symbol came through an accident. When Harrison was nominated, the opposition was inclined to scoff. They advised him to stay in his log cabin and eat coon meat and drink his hard cider. This was at once taken up by the Whigs, who turned it into the greatest party symbol the country has ever known. Matty Van, as Mr. Van Buren was called, was ordinarily figured as a used up man. Then the Whigs used to sing a song of many verses, to the tune of 'The Little Pig's Tail.' One Verse ran:—

'Farewell, dear Van,
You're not our man;
To guide our ship
We'll try old Tip.'

"Yes, indeed; the campaign of 1840 will long be remembered as the most enthusiastic our country has ever seen; and Detroiters of that early day were no exception to the rule. Detroit in the Territorial years of her existence, was highly favored with strong men, the Governor and Judges being superior men to the politicians that have governed many of the Territories since. The names of many of them are well known to this generation and will be in future years to others.

DETROIT IN COMMERCE.

FROM its original significance as an eligible trading station for furs and its occupancy in that relation by Cadillac and his French garrison in 1701, Detroit has assumed the distinction and prominence due to its geographic location and the facilities afforded by its water-ways and generally favorable trade essentials. It early attracted settlers of commercial inclinations, who established the foundations from which have grown the vast enterprises of to-day. The introduction of the railway and telegraph contributed to the rapid progress of commercial and manufacturing relations and the extension of trade in tributary directions. Modern mechanical art and science, prolific in the construction of labor-saving machinery and appliances, have rendered manufacturing operations productive of great extension, and Detroit's products in varied relations find ready sale in all markets.

BANKING AND FINANCE.

BY T. H. HINSHMAN.

“From 1838 to 1845 the business of chartered banks in Detroit, and also in Michigan was precarious or disastrous. The insurance company which commenced banking in 1838, in a small way (\$12,500 capital), was the only survivor not under suspension and difficulties. In 1845 the State Bank and the Farmers' & Mechanics' Bank received their charters and continued business profitably, the first until 1855 and the latter to 1862. In 1849 the legislature granted two charters, one of which was the Detroit Savings Fund Institute, without capital, which was re-organized into the Detroit Savings Bank in 1871, with \$200,000 capital, and is the oldest bank now in Detroit or Michigan. The Peninsular Bank was also chartered in the same year with \$100,000 capital, increased in 1852 to \$200,000, and in 1856 to \$350,000. In 1857 it suspended; resumed in 1858, but had a precarious and unprofitable business until 1870, when it closed, paying shareholders 20 per cent. Thus, from 1842 to 1859, five banks in Detroit with aggregate capital of \$500,000 to \$800,000 transacted all city and much state business with the aid of able and reliable private bankers, viz: J. L. Lyell commenced 1843; J. O. Graves, 1843, Coo & Coit, 1843, succeeded by A. H. Dey, 1845; W. A. Butler & Company, 1847; S. A. Ives & Company and C. A. Ives, A. Ives & Sons, 1847 to this date; David Preston & Company, 1852 to 1885; V. J. Scott, 1856 to 1885 and others of lesser importance.

“In 1857 a second general Banking law was passed by the legislature, which was voted upon by the people in 1858, and took effect in 1859. Banks were slow to organize under the law. The State Bank of Michigan, at Detroit, was the first; this was merged into the First National Bank in 1865; The Michigan Insurance Bank, in 1860, which re-organized into the National Insurance Bank in 1864 and closed in 1869, after a successful career; Merchants' & Manufacturers' Bank, 1869, re-organized into a National Bank in 1877. Only four banks organized under the law in the first four years, and only fifteen to 1871, when the law was amended with particular reference to Savings Banks, after which Savings Banks were organized rapidly—in 1871, thirteen, 1872, nine; by 1886 the total of organization had been eighty four under the laws of 1857 and amendment of 1871, of which, at that date, thirty-five Savings Banks and twenty State Banks remained doing business, twenty-nine having discontinued or were re-organized into National Banks. Their business was generally fair, but few had accumulated much surplus or financial strength. In Detroit, prior to the passage of the National Banking law in 1863, were the following Banks: The Michigan Insurance Bank, Detroit Savings Institute, State Bank and Peninsular Bank. The Jackson City Bank, at Jackson, had a good business, and was the strongest State Bank. The reliance of the state was largely upon private bankers, who were prosperous and acquired considerable capital. Following is a list of the stronger: At Adrian, W. M. Waldby, L. H. Berry; Albion, J. W. Sheldon; Ann Arbor, Miller & Webster; Battle Creek, L. C. Kellogg; Collier, Kingman & Skinner, A. C. Hamlin; Bay City, C. W. Gibbon; Detroit, T. L. Lyell, W. A. Butler, Kellogg, Granger & Sabin, C. & A. Ives, Parsons & Fisher, David Preston; East Saginaw, W. L. P. Little & Company, Brockway, Skeels & Company; Flint, Stone & Wetherbee, E. H. Hazelton & Company; Grand Rapids, Ledyard & Adrich, M. L. Sweet; Hillsdale, Waddron & Waldby, C. J. Mitchell & Henry Waddron; Hudson, Boies, Rude & Company, J. M. Osborn; Jackson, Cooper & Thompson, P. B. Loomis & Company; Jonesville, W. W. Murphy & W. J. Baxter, E. O. Grosvenor; Kalamazoo, T. P. Sheldon, J. P. Sheldon & Company; Monroe, Wing & Johnson, Dunsard & Lafontaine; Marshall, C. T. Gorham, Perrin & Sibley, J. C. Frink; Niles, R. C. Paine; Pontiac, Comstock & Stout; Saginaw City, G. L. Burrows & Company; St. Johns, H. C. Hodges, A. G. Higham; Schoolcraft, Dykeman & Cobb; Ypsilanti, Follet, Conklin & Company, B. Follet & Company, E. & F. P. Bogardus, R. U. Hempill, a partner with B. Follet, commenced in 1859.

Private Banks were more reliable and of much more permanent value to the people, state and Detroit, than were chartered Banks, until organizations under the National Banking law and the state law of 1871, when several private banks changed to National Banks, or Savings Banks. State Banking laws in Michigan had not been passed upon or amended since 1871 and were

not satisfactory to Bankers or the public. Several attempts were made at different sessions of the legislature without result. In 1887 a bill was introduced by Hon. C. J. Monroe, revising the system, adopting the most salient and desirable provisions of the National law. A commissioner to take charge of the execution of the law by supervision and examination was provided. The bill passed, was approved June 25, 1887, voted upon by the people in November and took effect January, 1889. Since September, 1887, forty-four Banks have newly organized, five of which are in Detroit, and all state Banks are conformed to and governed by the law. Of the new Banks twenty-eight have the title of 'Savings' Banks. Any Bank, under the law, may have a savings department, and any savings Bank can transact all and any business of Banking as provided. The law is very acceptable, and has induced the organization of Banks in many interior towns. Its provisions are well suited to the public needs and the law is popular with the people. It is much to be desired that state Banks, under proper home supervision, should transact the business of their localities and receive on deposit savings at an interest rate.

There were eighty state and savings Banks reported in Michigan in 1888. Thirteen new Banks were organized in 1889 and fifteen additional in 1890. Of this number 198 Banks have reported to the commission with the following totals: Capital, \$8,460,845; deposits, \$43,180,506; loans, \$27,628,145; stocks, bonds and mortgages, \$18,846,637. Sixty-seven of the above are Banks with savings departments, having 126,664 savings depositors and a total of \$27,779,136 deposits at an average rate of interest of 3.76 per cent. Commercial deposits, \$9,346,646; certificates, \$6,051,724. Total assets of 106 Banks and two trust companies, \$56,950,395. Six of the fifteen state Banks of 1889 are conversions from National Banks. Within four years, at least twelve Banks have given up national charters. There are 113 National Banks in the state, having an aggregate capital of \$15,671,600; surplus fund, \$3,173,932; deposits, \$37,059,397; due to Banks and Bankers, \$6,052,261; loans and discounts, \$47,527,375. Total of 221 Banks in the state, capital, \$24,000,435; deposits, \$80,539,905; due to Banks and Bankers, \$7,377,361; loans and discounts, \$75,155,520; stocks, bonds and mortgages, \$23,136,308.

Savings Banks in Detroit.

	Organization.	Capital.	Deposits.
Detroit Savings Bank	1871, re-organized 1871	\$200,000	\$4,368,100
Wayne County Savings Bank	September 18, 1874	150,000	5,029,671
People's Savings Bank	January 1, 1882	700,000	6,214,079
Mechanics' Bank	October 4, 1874	100,000	1,009,021
Michigan Savings Bank	February 19, 1877	150,000	1,224,000
German American Bank	February 3, 1883	100,000	896,300
Dime Savings Bank	April 5, 1884	200,000	1,001,159
Citizens' Savings Bank	March 2, 1885	200,000	986,800
American Banking & Savings Assn.	April 1, 1887	200,000	888,000
State Savings Bank	October 24, 1884	200,000	2,186,129
Home Savings Bank	October 11, 1888	200,000	777,000
Central Savings Bank	April 19, 1888	100,000	299,000
Peninsular Savings Bank	August 27, 1887	350,000	1,245,574
City Savings Bank	October 25, 1889	250,000	560,665
Detroit River Savings Bank	March 26, 1890	100,000	135,982
Total		\$3,100,000	\$36,893,148

“There are three trust company organizations not yet in active operation.

“The legislature of 1889 passed a law for the incorporation of trust, deposit and security companies, and to repeal other laws previously passed for that purpose. The same was approved May 23, 1889. The object of the law is stated in the enacting clause (those interested can consult public acts, session 1889, pp. 111 to 117.) A very strong organization under the law has been partially effected in Detroit. It is not certain that active business will soon be commenced, but the association comprising nearly all large capitalists in Detroit will be available when it shall be demanded or thought advisable. Representatives from all city Banks are on the board of directors, so that the trust company may be subordinated, or, at least, work in harmony with existing banking interests. The law at present, on careful examination by financial and legal experts, is not satisfactory to the incorporators of the company and its material amendment is sought at this session of the legislature, so that the word *money* in articles to be deposited shall be stricken out, and additional limitations, restrictions and penalties shall be added and enforced. As the law now stands trust companies would be prominent and have an extensive and profitable business.

“In 1862 the government was in need of large amounts for war purposes. Secretary of the Treasury Chase made trips to New York

to consult Bankers with reference to the disposal of bonds, and the issue of currency by Banks that would be national and at par in all states and territories. A bill had been introduced in congress in 1861, which was reported upon favorably by the committee, of which E. G. Spaulding, and Samuel Hooper were prominent. Mr. John J. Knox and Hon. A. B. Potter advocated a national system of Banking. In 1863 a bill was introduced in the senate by Hon. John Sherman, reported upon favorably February 2, and February 12, passed the senate by a vote of twenty-three to twenty-one. The bill was mainly copied from the general Banking law of New York, but to adapt it to a national system prominent Bankers in New York and Philadelphia were consulted. The bill passed the House 20th of February, and was promptly approved. The law was superseded by the act of June 3, 1864, without essential change, excepting in title. The law was of immense advantage to the government. In three years \$390,000,000 bonds were purchased for Banks, upon which 90 per cent. of notes were issued and circulated. The government taxed their capital twenty years, to 1883, aggregating \$60,940,067, and the issues of bills to this date, realizing from both \$137,664,135, to January 1, 1890. In three years 1601 Banks organized under the law with \$337,000,000 capital and to November, 1889, 4,148 organizations (including re-organizations) had been effected, 3,318 continuing. In Michigan forty-two banks were authorized in the two and one quarter years succeeding the passage of the act, and by the close of 1889, one hundred and thirteen national Banks remained, doing business in the state, out of about 150 organizations and re-organizations.

The following National Banks have been organized in Detroit.

Name.	Date of permission to commence.	Capital.	Surplus during 1892.
First National Bank	October 5, 1863	\$500,000	
First National Bank, re-organized	June 19, 1882	500,000	\$100,000
Second National Bank	October 7, 1863	500,000	
succeeded by		increased to 1,000,000	
Detroit National Bank	February 1, 1883	1,000,000	121,000
National Insurance Bank	July 13, 1865	200,000	
discontinued	March 1, 1869		
American National Bank	August 29, 1865	400,000	
succeeded by			
American Ex'ge Nat'l Bank	June 26, 1885	400,000	100,000
Mercants' & Mfrs' National Bank	July 13, 1877	200,000	100,000
		increased to 500,000	
Commercial National Bank	November 21, 1880	250,000	100,000
		increased to 500,000	
Union National Bank	April 13, 1886	200,000	21,000
Third National Bank	June 1, 1886	200,000	10,000
		increased to 300,000	
Preston National Bank	July 1887	500,000	50,000
		increased to 1,000,000	
Aggregate		\$4,000,000	\$592,000

Total deposits (including Due from Banks), \$16,305,402.

The National Banking system was originated in aid of government finances primarily, and its history demonstrates great profit and advantages realized. During and immediately after the war banks were managed so as to make the business largely profitable to the stronger associations, and fairly so to others, since which the policy of the government has not been liberal, or, perhaps, just. Congress has passed no bills favoring a continuance of the issue of currency by them, or for the perpetuity of the system. There has been too much open and secret hostility on the part of many politicians. Notwithstanding that legislation and Banking should be for the interest, convenience and benefit of the people, and commercial interests, that was only a third consideration on the passage of the bill and to this time. Commercial interests have, incidentally, been well served, and general prosperity has been promoted by the large capital, immense deposits and the facilities for borrowing from national Banks. Currency issued by them was the best ever circulated and should be continued to the exclusion of treasury notes ("green backs.") The policy of the government with respect to silver and paper circulation is that of commercial speculation for profit not warranted by public demand or approval. National Banks have more general character and may be preferred by Banks and correspondents in other states. They are also indispensable or desirable in large cities as legal reserve Banks. The larger class of investors and depositors have preferred National Banks. That opinion or preference is changing, especially in the state of Michigan, where state Banks are more popular. In Detroit and at some other points, they take the lead in total of deposits and in financial strength. Many state institutions are equally well managed and more profit-

able. They are free from loss by shrinkage of premium on bonds, and have no tax upon unprofitable circulation. As a rule they are less expensively managed and yield larger returns to shareholders. State Banks and savings Banks have powers not conferred on national Banks in loaning upon a greater variety of securities, including mortgages and personal property. They can also deposit their reserves in other banks, at an interest rate to be agreed upon, retaining only a limited amount of idle money in the their vaults.

Private Banking in Detroit has long been a reliable and trustworthy aid to financial interests. Of names heretofore mentioned several are yet in banking as large share holders in savings and national banks. The following firms continue in business as Bankers have high credit and are reliable, viz: A. Ives & Sons commenced in 1847; McLellan & Anderson, 1879; J. L. Harper & Company, 1883; Campbell, Broughton & Company, 1888.

The number of Bankers throughout the state is over 200, several of whom have long been established, and justly have superior credit and standing. The most prominent that continue in the business in interior towns are W. S. Wilcox and Channing Whitney and Waldbly Clay & Company, at Adrian; J. W. Sheldon, at Albion; N. G. King, at Brooklyn; L. M. Wattles, at Lapeer; R. Kempf & Brother, G. P. Glazier & Son, Chelsea; Church, Bills & Company, Ithica; P. B. Loomis & Company, Jackson; E. O. Grosvenor & Company, Jonesville; Bois, Eaton & Company, Hudson; Bills, Lilly & Company, Tecumseh; C. J. Church & Company, Greenville; Maynard & Allen, Portland; W. S. Turck & Company, Alma; W. S. Edsell & Son, Otsego; Dausard, Monroe; S. A. Bailey, Benton Harbor; Charles Montague, Caro; H. A. Wetmore, Cheboygan; Van Tuyle & Silvers, Clinton; J. C. Ellsworth, Fowlerville; Crossman & Williams, Williamston; W. McPherson & Company, Howell; Ullrich & Crocker, Mt. Clemens; Webber, Just & Company, Muir; J. S. Lapham & Company, Northville; Hannah, Lay & Company, Traverse City; Webber & Chapin, Otsego; N. Turrell & Son, Litchfield; G. A. Smith, Addison.

A clearing house was established in Detroit in January, 1883, thirteen Banks or bankers participating, others clearing through national banks. In 1890 and 1891 there were twenty members. Clearings, in 1883 were \$131,110,959; in 1884, \$133,570,835; in 1885, \$142,284,094; 1886, \$165,798,958; 1887, \$198,085,925; 1888, \$227,526,339; 1889, \$242,414,800; 1890, \$300,658,010.

The comparative business of all Detroit Banks can be estimated by the following clearing house returns for the year 1890. The amounts stated include collections for other and distant banks, that may be without profit. Savings and other banks, may have large transactions that are not liable to go through a clearing house.

Clearing, for twenty-eight Detroit Banks and two private Banks for 1890:—

First National Bank,	\$34,208,110
Detroit National Bank,	34,538,401
American Exchange National Bank,	32,176,685
Mercants' & Manufacturers' National Bank,	23,908,319
Commercial National Bank,	36,018,076
Mechanics' Bank,	12,324,516
German American Bank,	7,300,821
Union National Bank,	4,315,341
Third National Bank,	11,500,516
Preston's National Bank,	30,890,018
Detroit Savings Bank,	10,517,027
People's Savings Bank,	13,464,445
State Savings Bank,	6,343,475
A. Ives & Son,	7,968,313
Citizens' Savings Bank,	5,437,326
Peninsular Savings Bank,	14,016,429
American Banking & Savings Association,	6,341,507
Diene Savings Bank,	2,633,114
J. L. Harper & Co,	2,812,150
City Savings Bank,	3,795,143
Total,	\$300,658,010

AMERICAN BANKING AND SAVINGS ASSOCIATION.

JOHN M. NICOL, Cashier of the American Banking and Savings Association, is one of Detroit's most active business men, whose varied experiences, in numerous successful enterprises, have fitted him to fill with peculiar ability the responsible position which he now occupies.

Mr. Nicol's father came to this country from Scotland, in 1829, and was engaged in the manufacture of woollens in Ohio and Michigan, operating his mill at St. Clair until 1885, when he sold out.

John M. Nicol was born in Garrettsville, Portage County, Ohio, January 21, 1846, and removed to St. Clair with his parents when



JOHN M. NICOL.

two years old. He remained here till he was seventeen, attending school and assisting his father at the mill, during his vacations. He then came to Detroit and spent a year at school, when he entered the old Farmers' & Mechanics' Bank, situated where Burnham & Stoepel's dry goods house now stands. He was teller here for two years, when that and the banking office of A. H. Dey were merged into the American National Bank. He held the position of general bookkeeper in this bank for four years, in the meantime employing what little capital he had in the steamboat business. In 1869 he left the bank and took a position with Captain Eber Ward, who was then engaged in running a line of lake steamers. After two years the steamboat company was re-organized as a stock company, of which he was made secretary. In 1876 he became state agent of the "Canada Southern East Freight Line," remaining with the line for four years, when he started the manufacture of chemicals and pharmaceuticals with his brother-in-law, James H. Glover. In 1887 he sold out his interest here and organized the American Banking and Savings Association and American Trust Company. The rapid growth and financial success of the Bank have attracted attention and commendation from its inception. The Bank was organized with a capital of \$200,000, and the Trust Company, with a capital of \$100,000. The business of the Trust Company, not meeting the expectations of the management, the company was dissolved and the capital merged into that of the Bank, making its capital \$300,000. The business of the Bank is both commercial and savings, and the deposits have increased from month to month, until they now aggregate nearly \$1,000,000. The removal of the business in May, 1891, to the elegant new offices in the Hammond Building, gives the American Banking and Savings Association one of the most convenient and best equipped offices in the city. These offices have a forty foot frontage on Griswold street, with a depth of sixty feet, and the fittings of onyx marble and white mahogany are rich and handsome.

The officers of the Association are: W. H. Stevens, President; John V. Moran, First Vice-President; Charles C. Hodges, Second Vice-President; John M. Nicol, Cashier.

AMERICAN EXCHANGE NATIONAL BANK.

M. S. Smith, President; George B. Sartwell, Vice-President; Hamilton Dey, Cashier; Hermann Dey, Assistant Cashier; 72 and 74 Griswold Street. This Bank was organized originally in 1865, as

the American National Bank, and re-organized in 1885, as the American Exchange National Bank, and incorporated with a capital, fully paid up, of \$400,000. Its published statement of condition, at the close of business, October 2, 1890, represented a surplus fund of \$100,000; undivided profits of \$78,800.29, and loans and discounts of \$2,591,929.88. Its business has been of an exceptionally satisfactory and successful character due to its prudent, conservative and enterprising management and direction.

The Bank transacts a general Banking business in its varied details, such as the negotiation of commercial paper, the issuance of letters of credit available in foreign countries, drafts upon corresponding Banks in leading cities, discounts, etc. The conduct of the affairs of this Bank has been ably administered and reflects signal honor and credit upon its officers and Board of Directors, who are among Detroit's leading and representative business men and influential and progressive trade factors. The President, M. S. Smith, is the Treasurer of the firm of Alger, Smith and Company, extensive lumber dealers, and President of the American Eagle Tobacco Company, and is one of Detroit's millionaires and most sterling and useful trade exemplars. The Board of Directors is composed of the following leading and prominent business men, all of whom have impressed themselves upon Detroit's commercial elevation in imperishable characters: Simon J. Murphy, Thomas W. Palmer, George B. Sartwell, M. S. Smith, William E. Quinby, Samuel Heavenrich, William A. Moore, D. D. Thorp, Hamilton Dey and George H. Hopkins.

HAMILTON DEY, Cashier of the American Exchange National Bank, was descended from a prominent Dutch family, who came over to America early in the history of the colonial settlements, and was born at Detroit, April 11, 1849. He received his education at the Michigan University, from which institution he was graduated in 1872, taking the degree of Ph. B. in the Latin scientific course. During the same year Mr. Dey became associated with the American Exchange National Bank, of Detroit, in which he has occupied the positions of bookkeeper, assistant cashier and cashier, having assumed the duties of the latter office in August, 1889. Mr. Dey has, since his connection with the Banking business, devoted himself exclusively to involved interests, and has ever shown an enterprising and conservative management, and a tireless adhesion to progressive principles. His father was for many years the honored President of the Bank, and dying, bequeathed his son a fadeless



HAMILTON DEY

name and a blameless and distinguished record, which he has perpetuated in the exercise of the noble example thus afforded and which is to his great honor to have so successfully and so meritoriously emulated.

CITIZENS' SAVINGS BANK.

The Citizen's Savings Bank was organized March 2, 1885, with a capital stock of \$100,000, which in May, 1890, was increased to \$200,000. The business of the Bank has been exceptionally prosperous under an able and judicious management and direction. Its officers are: Collins B. Hubbard, President; R. H. Fyfe, Vice-President, and Edwin F. Mack, Cashier. The Bank has a surplus of \$100,000, and is in a highly progressive condition.

EDWIN F. MACK, Cashier Citizen's Savings Bank, was born at Ann Arbor, Michigan, October 6, 1860, of German parentage, his father being a native of Wuerttemberg and coming to the United States when sixteen years of age. His father engaged in the dry goods business. The son received his preliminary education in the public schools and was graduated from the University of Michigan with the degree of Bachelor of Arts, in 1883, afterward spending a year in the study of French at Lausanne, Switzerland. His first venture in actual business was as a cashier in the Barnum Wire and Iron Works, in September, 1883, where he continued until March, 1885, when the Citizen's Savings Bank was organized, Mr. Mack being selected as teller. In October, 1886, he became Assistant Cashier and was, in 1887, promoted to the position of Cashier, which he has since well and worthily filled. He was the originator of the Nickel Saving Stamp System in the United States, which is being generally adopted by leading savings Banks.

COMMERCIAL NATIONAL BANK

Hugh McMillan, President; Frank H. Walker, Vice-President; Morris L. Williams, Cashier; Frederick A. Smith, Assistant Cashier—73 Griswold street. This prosperous institution, incorporated December 27, 1881, has a capital of \$500,000 and a surplus of \$200,000. The Bank has had a remarkably successful career, marked by prudent, conservative and enterprising management and direction, and may truly be regarded as one of the strongest financial institutions in the country. The general business of the Bank includes receiving deposits, the negotiation of loans, the making of discounts and collections, issuing drafts upon corresponding Banks in leading cities, foreign exchange, etc.



EDWIN F. MACK.



MORRIS L. WILLIAMS.

The officers are prominent business men of enterprising and judicious managerial abilities, and have established for this Bank the foremost place it occupies in public confidence and patronage. The President, Mr. Hugh McMillan, is also the President of the following important and leading corporations: Detroit Electrical Works, Hamtramck Transportation Company, Grand River Street Railway Company, and Vice-President of the Michigan Car Company, Detroit Car Wheel Company, Bangh Steam Forge Company and the Detroit Iron Furnace Company. The Vice-President, Frank H. Walker, is a member of the firm of Hiram Walker & Sons. The Cashier, Mr. Morris L. Williams, is the Treasurer of the Inter-State Coal Car Supply Company. The Board of Directors is composed of the following well-known and eminent business men: Hugh McMillan, President; Frank H. Walker, Vice-President; Morris L. Williams, Cashier; George Hendrie, Truman Newberry, J. H. Berry, John B. Dyar, W. A. McGraw, and W. C. Williams. The statement of the Bank at the close of business, October 2, 1890, showed total resources of \$3,799,996.85, and undivided profits of \$197,922.60.

MORRIS LEWIS WILLIAMS. The little Island of Anglesea on the north-east coast of Wales, famed in history as one of the principle seats of the Druid priests, the law givers of the ancient Britons, and celebrated for its many interesting relics of past ages, was the birth-place of the subject of this sketch. Here he was born May 9, 1841. His paternal progenitors belonged to one of the most noted and distinguished of the old Welsh families, the name of Williams being inseparably interwoven with the important events of the principality of Wales from the earliest periods.

Mr. Williams became, in his early life, an apprentice in a large Bank in Liverpool, England, and served out his time of five years, as required by the rules governing these institutions in that country. He was still a very young man when he came to Detroit. Soon after his arrival here he became connected with the American National Bank, of Detroit, as Assistant Cashier, a position he continued to fill, with credit and honor, for seventeen years. He was one of the organizers of the Commercial National Bank, of Detroit, which was established in 1881, receiving the appointment of Cashier, a relation he has since ably and meritoriously sustained. He is the incumbent treasurer of the Inter-State Coal Car Supply Company, and a director of the Clinton Woolen Manufacturing Company. Mr. Williams possesses a distinctively exemplary executive ability



JOSEPH C. HART.

and a rare financial judgment, qualities which have placed him in the fore front of the Bank officials of Detroit. He is practically interested in the sure advancement of Detroit's great financial interests and keenly alive to their proper control and systematic administration. As a member of the Plymouth Congregational Church he takes an exceptionally deep interest in Sabbath Schools, the aims and objects of which he constantly strives to secure. Mr. Williams married a Detroit lady, and is a citizen thoroughly impressed with the city's future, as emphasized in its present highly favorable commercial status and rising financial power. Among those whose talents have been specifically directed to the security of these philanthropic and laudable ends, no one is more justly and honorably distinguished than Morris Lewis Williams.

CENTRAL SAVINGS BANK.

Gilbert Hart, President, Conrad Chippert, Vice President, and Joseph C. Hart, Cashier, is located in the Detroit Opera House Building, and rapidly gaining the favor and patronage of the public, on account of the convenience of the location and advantage of hours, which are from 9 A. M. to 1:30 P. M. and 7 to 8:30 P. M. This popular financial industry was organized under the State laws in June, 1888, with a capital stock of \$100,000. While they give particular attention to savings accounts on which they pay four per cent. interest, compounding semi-annually, their commercial department provides for the receiving of deposits and transaction of a general Banking business.

JOSEPH C. HART, Cashier of the Central Savings Bank, was born at Adrian, Michigan, May 3, 1813, and was educated in the University of Michigan, from which he graduated in the class 1864, with the degree of A. M. He engaged in the mercantile business in Adrian, which he continued until 1870, when he came to Detroit and was engaged in various enterprises until 1888, when the Central Savings Bank was organized, of which he became the Cashier.

THE DETROIT SAVINGS BANK.

The Detroit Savings Bank was organized in 1819 and is incorporated with a capital stock of \$200,000. It declares a surplus of over \$200,000 and deposits aggregating \$4,500,000. The history of this bank, the oldest institution of its kind in the State, is replete with success and an enterprising and progressive management and direction. It has weathered all the financial storms and has always paid its depositors when called upon. It inaugurated the principle

of small savings, and the system of "deposit-tokens" introduced by it has proven very beneficial.

EUSTACE C. BOWMAN, Cashier of the Detroit Savings Bank, was born in England, February 24, 1854. He came to the United States, locating at Detroit, in 1870. His first employment here was as a clerk in the freight department of the D. & M. R. R. In 1872 he became associated with the First National Bank of Detroit, as assistant bookkeeper, being subsequently promoted to the position of general bookkeeper and discount clerk, in which relations he performed faithful and efficient service for nine years. In April, 1881, he entered the Detroit Savings Bank, as Assistant Cashier, and one year later became Cashier, an office he has since filled with great ability and credit. In Mr. Bowman are united the qualities and characteristics which make successful men of business and advance them to the occupancy of positions which bring signal honors and meritorious distinction.

DIME SAVINGS BANK.

This Bank was organized in April, 1884, with a capital of \$60,000, which has since been increased to \$200,000. Its record has shown continual successes, and it now has a surplus of \$20,500. December 19, 1890, the deposits were \$1,001,000, and January 7, 1891, \$1,031,000. The depositors of this bank number over 35,000. The character of the business transacted is commercial and savings, a specialty being made of the latter principle. Its success was predetermined from the beginning, and has far exceeded the most sanguine anticipations of its officers and directors, who have been indefatigably devoted to its interests. There has recently been added the room in the basement of the building occupied at 155 Griswold street, affording a requisite facility for the rapidly increasing business.

The officers are: S. M. Cutcheon, President; James E. Scripps, First Vice-President; William H. Elliott, Second Vice-President, and Frederick Woolfenden, Cashier, all of whom are enterprising and substantial business men, and prominently identified with Detroit's leading commercial interests.

FREDERICK WOOLFENDEN, Cashier Dime Savings Bank, was born at Belfast, Ireland, of English parentage, July 7, 1847. His education was obtained in the schools of Manchester, England. He came to the United States in June, 1863, locating at Detroit, where he secured a clerkship in the banking office of Vincent J. Scott. He was afterward associated with the Banking house of Mr. David



EUSTACE C. BOWMAN.



FREDERICK WOOLFENDEN.

Preston, in the capacity of teller, and with the Merchants' & Manufacturers' National Bank, which he left to take charge of the money order department of the Detroit post-office, serving in that relation for two years and being promoted to the position of Assistant Post-master in which he discharged incumbent duties with a zeal and fidelity for ten years. Leaving this office, he organized the Dime Savings Bank, of which he became Cashier and Manager, and has since maintained those relations with credit and distinction. Mr.

Woolfenden is an ordained minister of the Reformed Episcopal Church, a Director and the Treasurer of the Young Men's Christian Association, and a Trustee of the Detroit College of Medicine and Surgery. He has shown much interest in religious and educational affairs, as well as in military and social organizations, having been a member of the Detroit Light Guard for two years, and is a member of the Detroit Club and other social and boating clubs. He married Miss Ella Raymond, the daughter of Mr. Francis Raymond, a pioneer settler at Detroit, and has four sons. In Mr. Woolfenden are united the characteristics of enterprise, sagacity and a ripe judgment, principles which have invested him with a merited prominence in financial circles.

FIRST NATIONAL BANK.

Emory Wendell, President; Dexter M. Ferry, Vice-President; L. E. Clark, Cashier; Robert F. Gibbons, Assistant Cashier—150 Jefferson avenue. This bank was organized in September, 1863, and began its record of business on November 16 of the same year, and under auspices which have advanced its fortunes to their present high standard. In December, 1864, the charter was transferred to the State Bank of Michigan, and the offices removed to the south-



JOHN S. SCHMITTIEL.

east corner of Jefferson avenue and Griswold street, where the business of the Bank continued to be transacted until March 1, 1869, when it acquired, by purchase, the National Insurance Bank and has since controlled its business interests at its present location, the southwest corner of Jefferson avenue and Griswold street. The first President of the Bank, and who held that office up to December 27, 1861, was Philo Parsons, who was succeeded by S. P. Brady, who was President until January 14, 1868, when Jacob S. Farrand assumed the duties of the office. Prior to December 29, 1864, several changes were made in the relation of Cashier, Mr. Emory Wendell succeeding to the position on that date. Mr. Farrand continued as President and Mr. Wendell as Cashier until 1882, when the charter having expired, a re-organization took place and a new charter was granted, under which the Bank resumed business June 19, 1882, with a capital stock of \$500,000, and under the following directory: Jacob S. Farrand, William B. Wesson, James McMillan, Emory Wendell, Alanson Shiley, D. M. Ferry, M. I. Mills, L. E. Clark and George V. N. Lothrop, which, with few changes, remains the same. Messrs. Don M. Dickinson and William J. Chittenden taking the places of Messrs. M. I. Mills and William B. Wesson. Of this



EMORY WENDELL.

Bank Mr. Emory Wendell has been and is the President; Mr. D. M. Perry, Vice-President and Mr. L. E. Clark, Cashier from its foundation to the present time. The distinction of being one of the strongest and most prudently managed financial institutions in the country is deservedly held by the First National Bank, which is ably officered and which includes in its Board of Directors some of Detroit's wealthiest and most influential citizens.

THE HOME SAVINGS BANK.

This institution was organized for business January 2, 1889 and its record since has been indicative of continual progress. In its first two years of operation it reached the million dollar mark, and at its last published statement of condition exhibited a surplus fund of \$1,305,931; undivided profits of \$39,416.23; commercial deposits of \$513,188.67, and savings deposits of \$258,029.29. It has a capital stock of \$200,000 and total resources of \$1,056,585.24. The Bank does a commercial and savings business and its management and direction are eminently prudent and conservative. The Bank is located at 151 Griswold street, opposite the City Hall, with a branch in successful operation at the corner of Michigan avenue and Twenty-third street. The officers of the Home Savings Bank are: James McGregor, President; William C. Maybury, Vice-President; W. J. Gould, Second Vice-President; Joseph Taylor, Third Vice-President, and John S. Schmittziel, Cashier. The Board of Directors are: James McGregor, General Superintendent Michigan Car Company and President Canada Malt Company; Hon. William C. Maybury, Ex-Congressman and member of the law firm of Conely, Maybury & Lucking; W. J. Gould, of W. J. Gould & Company, wholesale grocers; A. G. Bynton, editor Free Press; Joseph Taylor, Secretary Michigan Car Company; George W. Radford, attorney at law; W. H. Ellis, wholesale tobaccoist; O. W. Shipman, coal; C. I. Farrell, Manager Canada Malt Company; Carlton H. Mills, of C. H. Mills & Company, John S. Schmittziel, Ex City Treasurer, and Charles V. Bryan, of C. V. Bryan & Company.

JOHN S. SCHMITTIEL, Cashier of the Home Savings Bank, was born of German parentage in the City of Detroit, February 6, 1850. His education was received in the City public schools and the Business University. His first entry into actual business was as a paying teller of the Wayne County Savings Bank, a position which he filled with honor and credit for fourteen years. In 1883 he was elected to the office of City Treasurer and re-elected in 1885, serving two full



GEORGE E. LAWSON.

terms. In 1889 he organized the Home Savings Bank and became its Cashier, an office which he fills with the signal abilities acquired from many years' experience in the details of the Banking business. He was for two terms a prominent member of the school board and is the incumbent treasurer of that association. Mr. Schmittziel is energetic and thoroughly imbued with demands of the responsibilities of his position, and is a factor, in Detroit Banking, of generally acknowledged importance.

MECHANICS' BANK.

E. H. BUTLER, Cashier of the Mechanics' Bank, of Detroit, was born at Detroit, in 1811, and was educated in the City public schools and at the State University. In 1860 he became associated with the Bank of William A. Butler & Company, as messenger boy, becoming, in 1863 a member of the firm.

Upon the organization of the Mechanics' Bank under the State law in 1871, he was appointed Cashier and one of its Directors, positions he has since held. In 1882 and 1884 he served as State Treasurer, the only public office which he has consented to hold. His father, William A. Butler, was one of the oldest and most reputable Bankers in the State of Michigan. The Mechanics' is one of the leading financial institutions of Detroit and has a capital of \$100,000. Its officers are: E. H. Butler, Cashier; William A. Butler Jr., Assistant Cashier, who, with M. A. and Frederick E. Butler, constituted the Board of Directors. William A. Butler, who was President of this Bank, died May 7, 1891.

PEOPLES' SAVINGS BANK.

M. W. O'Brien, President; Anton Pulte, Vice-President; F. A. Schulte, Second Vice-President; George E. Lawson, Cashier; R. W. Snybe, Auditor; James T. Keena, attorney—123 to 125 Griswold street. Among the financial institutions in Detroit which have made the most substantial progress and which have secured a large share of public patronage and been invested with the most positive identity as conservative curators of public trusts, the Peoples' Savings Bank occupies a prominent position and one which has culminated from prudential management and judicious direction. This bank was organized in 1871, and has made a record characterized by the most exemplary conduct of its affairs and continuous progress. The published statement of its condition October 2, 1890, showed a capital stock of \$500,000; surplus, \$100,000, and undivided



E. H. BUTLER.

profits of \$60,849.16, with resources aggregating \$6,436,491.05, including cash on hand and call deposits of \$883,342.67. In addition to its savings department the Bank transacts a general Banking business; accepts deposits subject to check; discounts commercial paper and negotiates loans on approved securities and on real estate; undertakes collections; issues domestic and foreign exchange, etc. The officers are among Detroit's leading and influential citizens and the Board of Directors are eminent financial factors of Detroit's most substantial institutions.

GEORGE E. LAWSON. Detroit's identity as a great mart of trade, and its recent phenomenal great financial institutions have been principally achieved by its younger business men. To this class belongs Mr. George E. Lawson, Cashier of the Peoples' Savings Bank, of Detroit, who was born at Howell, Michigan, in December, 1862. Immediately upon leaving college he entered the Banking business and has been associated for ten years with the Peoples'

ing office on Jefferson avenue, opposite the then Masonic Hall, under the firm name of David Preston & Company, the firm name remaining unchanged until June 1885. In the last mentioned year the business was incorporated under the name of "The Preston Bank of Detroit," David Preston being the President of the corporation until the date of his death, April, 1887. In the following June the present organization was incorporated under the National Bank Act of the United States, with a capital of \$600,000, and the following Board of Directors: R. W. Gillett, F. W. Hayes, C. A. Black, William H. Elliott, James E. Davis, James D. Standish, H. S. Pingree, A. E. F. White, W. D. Preston, W. R. Burt and John Canfield. The capital has since been increased to \$1,000,000. The Bank receives the accounts of Merchantile and Commercial Houses, Manufacturing Establishments, private individuals and firms in accordance with the prevailing custom of similar establishments, discounts approved commercial paper and loans money on satisfac-



INTERIOR PRESTON NATIONAL BANK.

Savings Bank, in which he has been successively a clerk, teller, Assistant Cashier and Cashier. During his whole period of service in these relations he has exhibited the characteristics and abilities which have led up to his present position, which is one he is eminently qualified to fill from his thorough practical experiences and sterling adaptabilities to every essential of the business. His record as Cashier has been signalized for the most exemplary management and the exhibition of ripe judgment and generally meritorious and conservative discretion.

PRESTON NATIONAL BANK.

The accompanying illustration affords a fair view of the interior of the office of The Preston National Bank, Campan Building, 67 and 69 Griswold street, capital \$1,000,000. R. W. Gillett, President; F. W. Hayes, Vice-President; J. P. Gilmore, Cashier.

The business carried on by this Bank was established by David Preston in 1852. In May, of that year, Mr. Preston opened a Bank-

tory names or collaterals at market rates. With a representative Board of Directors of good business judgment, thoroughly familiar with the methods of conducting business, the needs of those keeping commercial accounts with this Bank have careful, intelligent and prompt consideration, and when not inconsistent with prudent principles of Banking, are cheerfully supplied. It is the desire of the management to make the Bank an important and successful factor in the healthy development of the commerce and manufactures of Detroit and Michigan, and thereby promote the Bank's interest as well as the general prosperity.

The Bank also makes a specialty of accounts for women. The general custom now being for a man of means to place an allowance in the hands of his wife for the purpose of defraying family expenses, there has been created a demand for Banking accommodations and facilities for women. The Preston Bank has a number of such accounts, and extends every needed facility for the transaction of such business. The keeping of a Bank account obviates the

necessity of carrying money in the pocket, or having it in the house, and, of course, the danger of loss is greatly lessened. The payment of bills by checks practically secures a double receipt, as a check made payable to the order of the person to whom the money is due must be indorsed before the Bank will pay it. Widows and women having separate estates, desiring to transact their own financial business, are afforded every convenience of the Bank's several departments, and its officers cheerfully render assistance desired in the matter of buying and selling investment securities and information upon subjects of business, value of stocks, bonds, securities, etc.

The Bank also makes a feature of "special" accounts from capitalists, trustees, executors, administrators, guardians, agents and others having funds in their possession for investment or safe-keeping, or awaiting the happening of certain events, or the determination of legal questions, and makes favorable arrangements with such capitalists and other, allowing proper rates of interest on money so deposited. This feature of the Bank's business is conducted upon the plans pursued by the large English Banks—plans which centuries of experience have developed and proven to be of the most advantage both to the depositor and to the Banks. The Bank has its own accounts in London, Paris, Berlin, Frankfort-on-the-Main, Vienna, Amsterdam, Stockholm, Rome and other principal cities of the European Continent, and is prepared to quote the highest buying and lowest selling rates for foreign bills in large or small sums; it also issues its own letters of credit, available to travelers in all parts of the world, and the same may be secured at any time during Banking hours. These letters have been used by a large number of Michigan people with perfect satisfaction and have proven a source of distinction to the Bank. The issuance of commercial letters of credit for merchants and others who wish to make purchases in foreign markets, has also proven one of the worthy and enterprising features of The Preston National Bank, which has sought the most satisfactory systems in the conduct of its large and constantly increasing business, and The Preston National is the only Bank in the State which conducts all branches of the Banking business directly in its own name without the intervention of other Banks or financial institutions. The Bank now issues to travelers in the United States and other portions of North America, Traveler's Circular Notes and Letters of Introduction and Identification. These notes are immediately available in several hundred cities and towns in the United States, Dominion of Canada and Mexico. They are issued by no other Bank, and afford the best, safest and most satisfactory means for tourists to carry funds, as they overcome all difficulties experienced in "getting identified," as well as the uncertainty about getting drafts cashed because of the hesitation on the part of Banks to cash drafts drawn by other Banks and between which there are no direct business relations. The Preston National has definite arrangements made with all of its hundreds of correspondents in North America, and furnishes purchasers of its Traveler's Circular Notes with a list thereof. Recognizing the importance and value of confining all knowledge of the transaction between the Bank and its customers, the Directors of the Preston National Bank forbid all of its officers and clerks from disclosing transactions of any of the Bank's customers under a penalty of immediate dismissal.

The building occupied is one of the handsomest and best appointed in Detroit, its office accommodations being especially well adapted and affording every convenience and facility for the transaction of the various details of business of the Bank's several departments.

PENINSULAR SAVINGS BANK.

This highly successful Banking institution was organized in 1887, and began business September 15, of the same year. It has a capital of \$350,000, deposits of \$1,250,000, and undivided profits and surplus of \$41,000, though it has paid, in cash dividends, 21 per cent. in three years. Its management has been exceptionally progressive and promotive of the best financial results, while remaining sufficiently conservative to satisfy prudent investors. It transacts a commercial and savings business, paying four per cent. interest on savings deposits, and solicits commercial accounts. It has outgrown its quarters at 94 Griswold street, and will soon occupy elegant offices on Fort street west, having purchased the C. J. Whitney &

Company's building for \$100,000. When this has been entirely remodeled and refitted it will constitute one of the most commodious and convenient Banking establishments in the city, and will be known as the Peninsular Bank Building, part of it being reserved for professional offices.

The Bank's officers are as follows: Alexander Chapaton Jr., President; John M. Dwyer, First Vice-President; Joseph Parrien, Second Vice-President; Joseph B. Moore, Cashier; J. H. Johnson, Assistant Cashier.

JOSEPH BERTHULF MOORE, Cashier of the Peninsular Savings Bank, was born at Detroit, September 15, 1846. The paternal grandfather of Jacob Wilkie Moore (Joseph B. Moore's father), was General William Moore, of revolutionary distinction, who came to this country in 1770, settling at Bolton, Massachusetts. The present generation is, therefore, entitled to the strong attributes of character transmitted from English and Scotch progenitors and their New England descendants. Mr. Moore had a thorough education in the Detroit public schools, graduating from the high school.

In 1862 he obtained the position of Cashier in the dry goods house of E. S. Parker, and soon after became assistant bookkeeper



JOSEPH B. MOORE.

in the wholesale house of Allan Sheldon & Company. But he had a natural predilection for the Banking business, and, in 1866, obtained the position of corresponding clerk in the First National Bank at Milwaukee, Wisconsin. By strictest attention to his duties and a tireless ambition to acquire a full knowledge of the details incident to the business he was pursuing, he was soon advanced to the position of teller. After two years in Milwaukee, he returned to Detroit, to accept the position of discount clerk in the First National Bank, discharging his duties with great fidelity and efficiency for ten years. In 1878 he purchased the interest of Mr. W. D. Hooper, in the firm of Jarves & Hooper, fertilizer manufacturers, of this city, and severed his connection with the Bank to incorporate the Michigan Carbon Works, capitalized at \$80,000; Mr. Deming Jarves was made President; Mr. Moore, Secretary and Treasurer. He was a potent factor in building up this Company till 1888, when he withdrew to organize the Peninsular Savings Bank. Of this institution he became the Cashier and one of its Directors.

STATE SAVINGS BANK.

This prominent and successful Banking institution was organized and incorporated in 1883, with a capital stock of \$150,000, which, in

1887, was increased to \$200,000. It does a commercial and savings business, deals in foreign exchange, and issues letters of credit, available in any part of the world. Its career has been marked by prudent, sagacious and conservative management and direction, and it has acquired a position which invests it with the character of a solid financial identity. Its officers are G. H. Russel, President; M. S. Smith, Vice-President, and R. S. Mason, Cashier. Its Board of Directors is composed of the following prominent and well-known gentlemen: Hon. R. A. Alger, Ex-Governor of Michigan; J. K. Burnham, of Burnham, Stoeckel & Company; H. M. Campbell, Attorney and Counselor; W. C. Colburn, Secretary and Treasurer Detroit Bridge and Iron Works; C. L. Freer, Vice-President and Treasurer Peninsular Car Company; Frank J. Hecker, President Peninsular Car Company; H. B. Ledyard, President Michigan Central Railroad Company; Hugh McMillan, President Commercial National Bank; W. C. McMillan, General Manager Michigan Car Company; R. S. Mason, Cashier; H. C. Parke, President Parke, Davis & Company; George H. Russel, President of the Bank; Henry Russel, General Attorney Michigan Central Railroad; M. S. Smith, President American Exchange National Bank, and Charles Stinchfield, of Whitney & Stinchfield; Attorneys for the Bank, Messrs. Walker & Walker. The new quarters of the Bank in the Hammond Building to which a removal was made in 1890, are fitted up in handsome style and the appointments are of such a character as charm every visitor. Every necessary facility is provided and affords conveniences and accommodations for the Banking business unexcelled in the city or State. The last statement of the State Savings Bank, issued May 4, 1891, exhibited resources of \$2,492,595.10; surplus and undivided profits of \$65,375.94, and deposits of \$2,214,161.21.

R. S. MASON, Cashier State Savings Bank, was born in Ireland in 1839, and came with his parents to Michigan. His father, after conducting farming operations for some time in Greenfield and Dearborn townships, in Wayne county, Michigan, obtained a position on the editorial staff of the Detroit Tribune and moved his family to this city. Mr. Mason began his business career in 1855, in the crockery and glassware establishment of F. Wetmore & Company, then the most extensive dealers in that line in Detroit. He remained with this house for one year, when he became messenger for the Michigan Insurance Bank, in the building now occupied by the First National Bank. From that time to the present he has been continuously identified with Detroit's Banking interests. He



FREDERICK MARVIN.

filled the position of paying teller in the First National Bank from 1869 to 1883, and upon the organization of the State Savings Bank in the latter year, was called to the Cashiership of that institution, which office he has since held with commendable fidelity and conspicuous ability. During Mr. Mason's association with the Banking business, covering a period of nearly thirty-five years, he has invariably exhibited the most signal evidences of a faithful, honest and unimpeachable character, and an example of unselfish and persistent devotion to confided trusts and interests. His intimate knowledge of the Banking business in all of its details has rendered him an important and valuable factor in the State Savings Bank, and in other relations in which he has served, notably as Treasurer of the Young Men's Christian Association during the time of the erection of its new building. Mr. Mason was for years an active member of the Detroit Light Guard and attained the rank of First Lieutenant. He was married in January 1865 to Miss Phebe Reilly, of Brooklyn, New York, and has three sons. The family residence is a handsome villa on Canfield avenue. Mr. Mason is a member of the official board of the Cass Avenue Methodist Episcopal Church, of which all of his family are members. He is conscientious in all of his relations and an upright and honorable man.

THIRD NATIONAL BANK.

This Bank was organized in June, 1886, with a capital of \$300,000, and has had an eminently successful career due to the prudent, sagacious, enterprising and progressive management and direction of its affairs. The business transacted is of a strictly commercial character and embraces large dealings with State Banks and Bankers. By the last published statement of its condition, December 19, 1890, it declared a surplus and undivided profits of \$30,000 and deposits aggregating \$1,000,000. The Third National Bank ably sustains its generally recognized identity of conservatism and progress and ranks among the soundest financial institutions in the country. Its officers are: H. P. Cristy, President; J. L. Hudson, Vice-President; Frederick Marvin, Cashier, and J. A. Dresser, Assistant Cashier. Its Board of Directors is composed of the following well-known and influential business men of Detroit: William H. Stevens, capitalist; H. P. Cristy, pine lands; J. L. Hudson, clothing; W. J. Gould, of W. J. Gould & Company, wholesale grocers; F. B. Dickerson, of F. B. Dickerson & Company, publishers; Frank E. Snow, real estate, and President Riverside



R. S. MASON.

Storage and Cartage Company; W. A. Jackson, managing director Bell Telephone Company; T. B. Rayl, of T. B. Rayl & Company, hardware; Frederick Marvin, Cashier, and De Forest Paine, attorney.

FREDERICK MARVIN, Cashier of the Third National Bank, of Detroit, was born at Cooperstown, New York, November 7, 1851. The death of his parents when he was very young deprived him of educational advantages, and he began his business career at twelve years of age as an office boy in the employ of Alexander McPherson & Company, Bankers, at Howell, Michigan. He came to Detroit in his seventeenth year and entered the Second National Bank as a clerk, becoming, when twenty-two, a teller in the Merchants' & Manufacturers' National Bank and after faithful and diligent service therein for eleven years, Assistant Cashier and Cashier. In March, 1886, he resigned the Cashiership of the Merchants' & Manufacturers' National Bank, and in June of the same year, organized the Third National Bank, of which he is one of the largest stockholders and the incumbent Cashier. Mr. Marvin is otherwise interested in various relations; is the Vice-President of the Clover Condensed Milk Company, of Northville, Michigan; Vice-President of the Michigan Lubricator Company, and Secretary and Treasurer



S. DOW ELWOOD.

of the Manitoba Fish Company. He owns considerable timbered property in Wisconsin, and, with a syndicate, large tracts of land in Texas. He is a charter member of the Rushmore Fishing Club, the Detroit Club, and several other similar organizations. He is also one of the Directors of the Detroit Board of Trade. At the State Convention at Grand Rapids, in October, 1890, he came within eight votes of receiving the nomination for State Treasurer. He takes an active interest in politics and is a staunch Democrat. At the age of twenty-two he was married to a daughter of Judge Harmon and has one child—an interesting and handsome little girl. He resides in a pleasant home at 519 Second avenue.

WAYNE COUNTY SAVINGS BANK.

The building occupied by the Wayne County Savings Bank, at 32 and 34 Congress street west, is one of the best constructed and handsomest in the city, affording every requisite for the transaction of the large business which its constantly increasing patronage brings to it. When it was organized—in October, 1871—its capital was \$50,000, now it is \$150,000. Its last published statement showed a surplus fund and undivided profits of \$101,673.42; savings deposits

of \$1,969,517.29, and its total resources as \$5,525,215.89. The most positive security is furnished for depositors. Twenty per cent. of the deposits is held in cash and the balance is let out in loans, on the Bank's conservative principle of requiring the most unquestioned security in all of its transactions. Interest is reckoned semi-annually and added to the principal, when not drawn out. Deposits are received in the amount of one dollar and upwards, and interest allowed at the rate of four per cent. per annum.

The Bank's officers are men of sterling character and include: S. Dow Elwood, President; William Staggs, Assistant Treasurer.

S. DOW ELWOOD, President of the Wayne County Savings Bank, numbers among his paternal ancestors the early adventurers from Holland, who settled in New York, then Manhattan. He was born in Otsego County, New York, December 25, 1821, the home of his parents being located near the picturesque valley so famed in story by Cooper. His father dying while he was a young boy, his mother removed to Oneida Castle, New York. His progress at the school here gave him the position of teacher at the age of seventeen. In 1843 he went to Rochester, New York, where his two uncles and his two elder brothers were living, and secured a clerkship in a mercantile business. In the following year he was appointed to a position in the post-office, and in about a year was assigned as mail agent in the United States Mail Service, continuing in this position till a change occurred in the administration in 1849. He followed in the train of the California gold-seekers in 1849, engaged in traffic with the mining camps, and subsequently operated an express line between San Francisco and the southern mining regions by way of Stockton. He left California in about a year and returned to his Rochester home, where he was married to the daughter of the Hon. E. M. Parsons of that city. Soon after his marriage he came to Detroit, where he conducted a book and stationery business till 1866. In 1867 he engaged in banking at Petrolia, in the oil region of Canada, a relation he preserved for four years, securing the experience and ripe judgment which has since been of such inestimable value to him. Mr. Elwood originated the plan of the foundation for the present Wayne County Savings Bank, in 1871, in which he succeeded in interesting many of Detroit's wealthy and prominent citizens. He was made the first Secretary and Treasurer of the institution, positions which he held up to the time of the death of its President, Mr. Wesson. His elevation to the Presidency was a fitting recognition of the services he had rendered. His time and talents always have been employed in making his Bank one of the strongest and best managed financial corporations in existence, and has proved not only a useful citizen of Detroit, but an upright and honorable man in all things. He is one of the two surviving members of the Union Lodge of Masons, founded in 1852, and is a Unitarian in his religious views.

S. T. WILLIAMS.

Expert Accountant and Auditor, was born at Cincinnati, Ohio, May 15, 1851, and was educated in the public schools of that city. Before his eighteenth year he held the position of account current clerk in the Third National Bank of Cincinnati. He won rapid promotion from one position to another, and at the age of twenty-three, having filled the desk up to first assistant receiving teller, he resigned and engaged in the profession of accountant and auditor. In the latter connection Mr. Williams has achieved the most notable prominence and distinction in services for corporations in Ohio, Indiana and Kentucky. Five years ago Mr. Williams was appointed expert examiner for the Board of Revision of the City of Cincinnati, and during his service in this connection in the various municipal offices was paid fees closely approximating \$20,000. This was the occasion of the extinction of the Board of Public Works, and the elevation of Mr. Williams to the high position he thereby gained. He was called upon to assist in adjusting the affairs of the fidelity National Bank of Cincinnati at the time of the failure of that institution, and for the past three years was employed as auditor of the Northern Assurance Company, of London, England. Mr. Williams was also employed by the Cincinnati Hamilton & Dayton Railroad in the compilation of data and in the investigation of the accounts of Henry S. Ives, the young Napoleon of Finance. For the past two years he devoted much time and attention to inventing labor-saving systems of accounts for mercantile and manufacturing concerns. His income from this source was over \$30,000 the past year. Mr. Williams has



S. T. WILLIAMS.

recently moved to Detroit and is engaged in perfecting the Nickel Savings Stamp System, which is in use by the Citizen's Savings Bank and which he has brought to a degree of perfection beyond any previous attempt. He occupies a magnificent suite of rooms in the Hammond Building.

HOME BUILDING AND LOAN ASSOCIATION.

This Association was organized in March, 1890, but did not commence active operations until July of the same year, its first series of stock being dated August 1, 1890. Its authorized capital stock is \$25,000,000, in shares of \$100 each, to be accumulated by monthly payments of either one dollar or fifty cents per share. The one dollar installment shares are estimated to mature in from five and one-half to six years, and the fifty-cent installment shares in about eight and one-half years. The one dollar installment shares may be paid for in advance by the payment of \$54 per share. The fifty-cent installment shares may be withdrawn with all accumulated profits when they reach the value of \$50 per share, or they may be carried on to maturity at the option of the holder, a feature possessed only by this Association in this state. None but non-negotiable first mortgages are taken for security, except that temporary loans may be made to the stockholders upon the stock of the Association at not to exceed 85 per cent. of its withdrawal value.

Any member may withdraw from the Association before the maturity of his or her shares by giving thirty days notice in writing to the Secretary of his or her intention so to do, and shall be entitled to receive the full amount of installments paid, less the admission fee and fines unpaid at the date of such notice; also, to receive interest at the rate of six per cent. if the shares have been in force three months and under two years; over two years and under four years, seven per cent.; over four years and under maturity, eight per cent.

The mortgages may be paid up and discharged at any time or \$100 or more may be paid at any time and future monthly payments of borrowers correspondingly reduced, a feature first adopted by this Association in this State. The Association has no separate "expense fund" and the business is conducted on the most conservative principles. Fifty-thousand dollars in non-negotiable mortgages have already been accumulated, and nearly all on Detroit property. It has more shares in force in Detroit than any other Association, excepting only the oldest Association in the City from the list. Numerous homes in all parts of the city, varying from the

mechanic's cozy five-room-house to the more pretentious modern residence of the well-to-do business or professional man, attest its value to the city. The officers and Directors are as follows: John Western, President; R. J. McLaughlin, First Vice-President; J. B. Kennedy, M. D., Second Vice-President; C. H. Prescott, Secretary; C. O. Parmelee, Treasurer; Frank T. Lodge, Attorney; C. H. Western, Superintendent of Agents. The office is in the Whitney Opera House Block, and the Association has twelve branch offices located in various parts of the city for the receipt of monthly installments.

JOHN WESTERN, the original promoter of Building and Loan Associations in Detroit, was born and reared on a Michigan farm until he was eighteen years of age. During his school culture he taught several terms and was graduated from the State Normal School in 1881. At the age of twenty-one he became superintendent of schools in his native township, and afterwards taught in the high school three years, at the same time studying law. While acting as clerk of Genesee County in 1885 he was admitted to the bar. He practiced the legal profession at Flint until 1889, and while a resident of that town served as Secretary of a prosperous Building Association. His attention having been attracted to the Building and Loan organizations coming into popular favor all over the country, he directed his investigations to the larger Eastern and Western establishments, and selected his plans from those promising the best systems of co-operation and equity to both investor and borrower. Detroit appearing, as the metropolis of the State, to offer the most fitting location for the eventuation of his projects in the direction of a Building and Loan Association, he adopted that city as his home. He is the President of the Home Building and Loan Association, of Detroit. He is a man of great energy; a critical judge of character, and an organizer of more than ordinary ability.

MERCHANTS' AND MANUFACTURERS' NATIONAL BANK,

T. H. Hinchman, President; D. Whitney Jr., Vice-President; H. L. O'Brien, Cashier; W. E. Reilly, Assistant Cashier—91 Griswold street. This Bank was organized originally under the State Banking Law as the Merchants' and Manufacturers' Bank and was incorporated June 1, 1869, with a capital of \$100,000. July 13, 1877, it was re-organized as a national Bank, with a capital of \$200,000, which, July 2, 1882, was increased to \$500,000. At the close of business, October 2, 1890, its published statement of condition



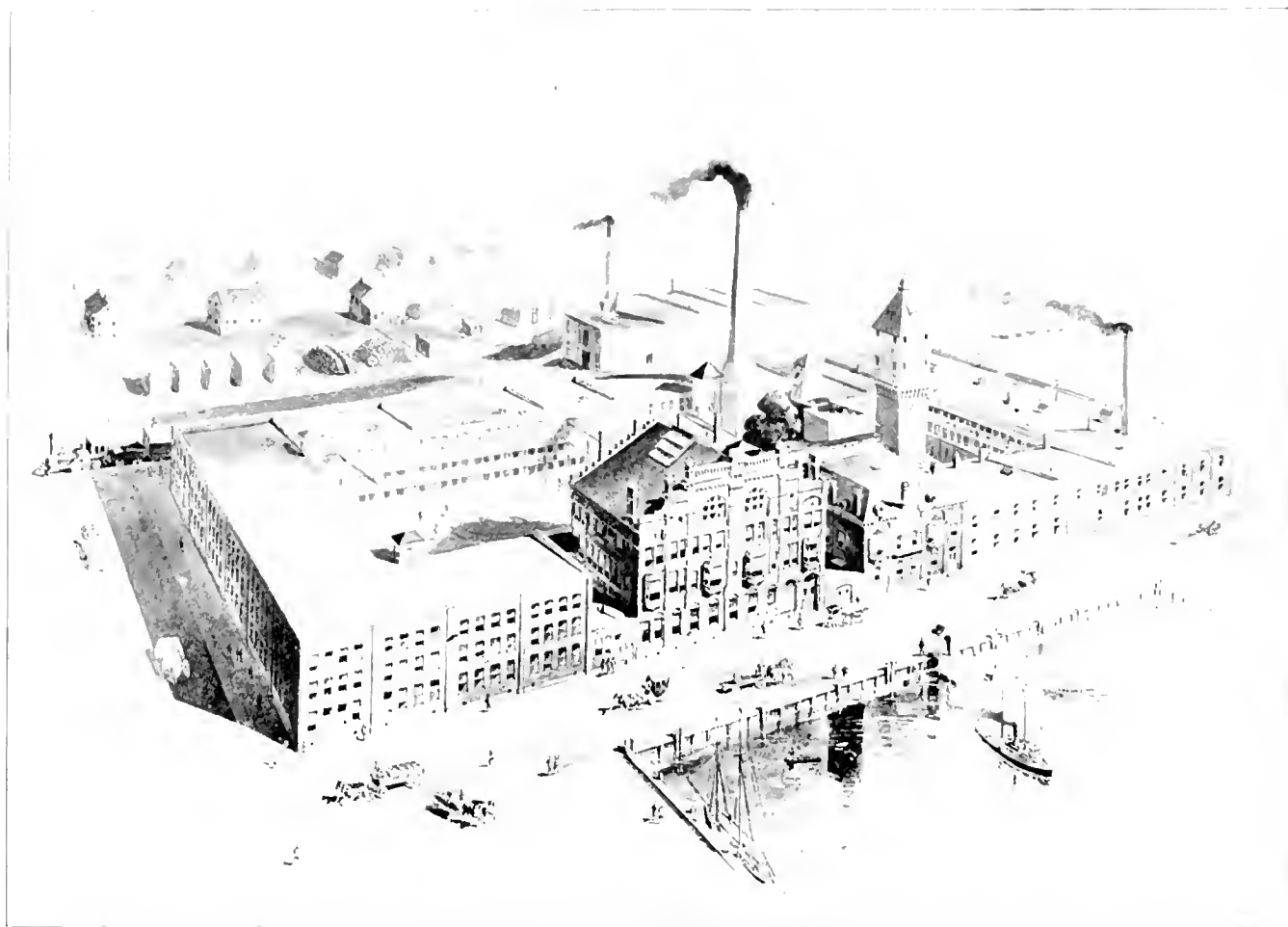
JOHN WESTERN.

showed total assets of \$2,371,298.54 and a surplus fund, in excess of its capital of \$500,000, of \$100,000, and undivided profits of \$36,682.88. The general management of the affairs of this Bank has been conservative, prudent and sagacious. Its President, the Hon. T. H. Hinchman, is the senior of the wholesale grocery and drug firm of T. H. Hinchman & Sons; an illustrious exponent of the Banking business, and the author of the justly meritorious work, "Banks and Banking in Michigan." The Vice-President, David Whitney Jr., is President of the Michigan Fire & Marine Insurance Company, and one of the most extensive lumber dealers in Michigan. The Board of Directors, which includes Messrs. Hinchman and Whitney, is composed of the following well-known and highly reputable business men of Detroit: N. G. Williams, of Williams Malt Company; Jerome Croul, of Croul Brothers, tanners and leather; W. H. Brace, of Phelps, Brace & Company, wholesale grocers; H. K. White, of D. M. Ferry & Company, seeds; George

DRUGS AND CHEMICALS.

In the relation of Drugs and Chemicals Detroit possesses a remarkable distinction and one superinduced by the position that city holds from the nature and vast extent of the industry. As among the essentials of commerce as supplying the needs of medication and attendant considerations, this department is invested with especial interest and importance, and places manufacturers and general business in a conspicuous position.

As being the seat of the two largest institutions in the country devoted to the manufacture of Drugs, Chemicals and Druggists' Sundries, Detroit holds a position in this line invested with the highest consideration. These establishments, together with various others, command a trade with the world; give great scope to the operation of capital, and supply thousands of laborers with the means of subsistence.



PARKE, DAVIS & COMPANY'S LABORATORY.

H. Russel, of Russel Wheel and Foundry Company; H. M. Campbell, of Russel & Campbell, attorneys, and Charles Stinchfield, lumber.

MCELLELLAN AND ANDERSON.

This firm was established May 1, 1877. The business is private Banking; is exclusively confined to commercial transaction, and is conducted upon the plan of national and state Banks. The members of the firm are Messrs. Andrew McLellan and George Anderson, who are intimately identified with the details of the Banking business. They have ample capital and are prudent and conservative. They have achieved a notable success and their business has been created entirely without solicitation. They keep an account with the Bank of Scotland, in London, England, a very strong financial institution, organized in 1695, also Mechanics' National Bank, New York. Messrs. McLellan and Anderson give their entire time and attention to the business in Detroit. Their offices are located in the Moffat Building, 119 Griswold street.

PARKE, DAVIS & COMPANY

Manufacturing Chemists. Manufacturers of Pharmaceutical Preparations, Fine Chemicals, Digestive Ferments, Empty Capsules and other Gelatin Products, Pressed Herbs, and Importers and Dealers in Crude Vegetable Drugs. From 1867 to 1873 this organization occupied humble quarters at the corner of Henry and Cass streets. In 1873, in order to acquire more extended facilities, it removed to its present site.

The superior excellence and reliability of its medicinal products, as also by its policy of observing the mutual rights and obligations of the wholesale and retail druggist and the physician, required such successive additions to its buildings, that the laboratory and offices, in which 635 people find employment, now cover over five acres of floor space, while the stability of its financial concerns is backed by a paid-up capital stock of \$1,000,000. The same exigencies have necessitated the establishment of branch offices at New York,

Kansas City, London, England, and the branch laboratory at Walkerville, Ontario.

The laboratories are all equipped with the most approved apparatus for the manufacture of medicinal products, and every aid in machinery is afforded skilled employees to assist in producing the finest pharmaceutical preparations possible.

The building situated on the corner of Fourth and Abbott streets, is wholly occupied in the manufacture of empty gelatine capsules, marketed by this firm, who first introduced this efficient form of disguising nauseous medicines to the medical profession.

In addition to the manufacture and sale of medicinal products, Parke, Davis & Company, conduct a very large business in the importation and sale of crude drugs in original bales and packages. No other house has the facilities which this enjoys for securing full stocks of crude drugs, properly identified, gathered and cured in their respective habitats, by its own agents and correspondents. These transactions are carried on through the New York branch which, located first at 60 Cedar street, was obliged to move for more

Robusta, Guarana, Coca, Yerba Santa, Tonga, Manaca, Chekan, Boldo, Pichi and Jaborandi. Several of these have found a place already in the Pharmacopœias of America and Great Britain, and it is not easy to understand on what principle of selection some of the others have been ignored.

FREDERICK STEARNS & COMPANY.

Detroit, among other things, is noted for having within its limits the largest manufacturers of pharmaceutical preparations of any city in the United States. Of these none is more important than the house of Frederick Stearns & Company, which was established in 1855 by Frederick Stearns, and incorporated in 1882. It has a fully paid up capital of \$200,000; employs over 500 persons in its works, and sends its products not only to every portion of the United States, but every important region on the face of the globe. The building used as the laboratory by Frederick Stearns & Company is the largest of its kind in the world. It occupies one entire square, 300 feet front by 180 feet deep, and consists of three stories



FREDERICK STEARNS & COMPANY'S LABORATORY.

room to 60 Maiden Lane and 21 Liberty street, later to add 218 Pearl street for warehouse purposes, and has now again been obliged to seek still more room in the large building—90, 92 and 94 Maiden Lane, and 9 and 11 Cedar street. The New York branch also affords a convenient source of supply of the pharmaceutical products of the house to the Eastern trade, as well as an available forwarding point for the benefit of its European customers, who are many.

The seed from which has sprung the immense business now attained has been noted. The secret of the growth of this house, which is phenomenal even when compared with any manufacturing business in the world, lies in three underlying principles of its business methods: The superior quality and uniformity of its products; its devotion to the mutual interests of pharmacists and physicians; and its enterprise in the investigation of new drugs, eligible forms of exhibiting old remedies, and improved processes of manufacture. These investigations have resulted in bringing to the attention of the medical profession such remedies as *Cascara Sagrada*, *Grindelia*

and a cellar. It is situated on Twenty-first street, near Baker, and having been built for the express purpose of a manufacturing pharmacy, it is a model one in every respect, and is fitted with all the latest pharmaceutical appliances and machinery.

Frederick Stearns, the founder of the house, after having devoted himself to active business for thirty-two years, retired from the same at the close of 1886. He was succeeded, as President of the corporation by his eldest son, Frederick K. Stearns, who has been connected with the business for over fifteen years, and has practically managed it for this period.

In addition to their immense works at Detroit, Frederick Stearns & Company, have a laboratory at Windsor, Ontario, which, although not as extensive as the home establishment, is fully equipped in every particular for pharmaceutical work. Their New York office is 211 Pearl street, New York City, at which point they attend to their own importing and exporting, and handle their Eastern trade. In addition to manufacturing a full line of pharmaceu-



FREDERICK K. STEARNS.

tical preparations, such as Pills, Fluid Extracts, Elixirs, etc., etc., they have a specialty called "Non-Secret" medicines, which they originated and first offered to the trade in 1876. "Non-Secret" medicines are simply popular medicines, put up without secrecy for household use, the formula being printed on each package, and are for the express purpose of replacing secret and quack nostrums. The merit and popularity of these medicines may be understood when it is stated that nearly every retail druggist in the United States and Canada handles them, that the largest houses in Australia, South America, Central America, Mexico and India, push them in preference to patent medicines. Thirty-five traveling representatives are employed by this firm for the United States alone; two representatives in South America, as well as one in Mexico and Central America. They have established agencies in London, Spain, New Zealand, Panama, Buenos Ayres, Valparaiso and three in Australia, besides a resident traveling salesman in the latter country. They do business with the retail drug trade alone, and have on their books, as regular customers over 20,000 names. There are few institutions that spread the name and fame of Detroit abroad more than does that of Frederick Stearns & Company.

FREDERICK K. STEARNS, the President of Frederick Stearns & Company, has been connected with the business since 1875, at which time he left the University of Michigan, in the middle of his junior year, to take an active interest in the manufacturing part of the business. Determined to learn the business thoroughly in all its branches, he interested himself, personally, in every department until he had thoroughly acquired a practical knowledge of all its workings. For the first few years he devoted himself entirely to the manufacturing part, and there is no single department in the entire institution that he is not familiar with.

In 1880, owing to the absence abroad of Mr. F. Stearns (who up to that time had taken charge of the financial part of the business), he (F. K. Stearns) was obliged to relinquish the superintendence of the laboratory proper, and devote his attention to the departments of traveling, correspondence and finances. For the fifteen years that Mr. F. K. Stearns has been connected with the business, he has been absent from his duties but a few weeks at the most at any time, and to his careful attention and management in no small degree is due the present successful and prosperous condition of the house of Frederick Stearns & Company. Mr. Stearns is still a young

man—thirty-six years of age—and, in popular parlance, is what might be termed a "hustler."

Outside of business, Mr. Stearns' main recreation and pleasure consists of amateur athletics and music. He is President of the Detroit Athletic Club, which has an active membership of 750, includes Detroit's best people, and which, inside of a few months will reach its limit of one thousand. Its splendid grounds, and fine club house are too familiar to Detroiters to need further comment here. Among its most famous athletes are John Owen Jr., champion amateur of the world at 100 yards, whose record of nine and four-fifths seconds, made at Washington at the last meeting of the American Athletic Union, is without a parallel, and Fred T. DuCharme, amateur champion of the United States at the hurdles, in both one hundred and twenty and two hundred and twenty yards, and who won his title at Washington at the same time. Mr. Stearns is also President of the Detroit Musical Society, the most prominent and oldest established choral singing society in Detroit, which has an active membership of two hundred and a large honorary membership. Four years ago Mr. Stearns was President of the Detroit National League Base Ball Club, which won not only the championship of the league, but also wrested the world's championship from the "St. Louis Browns." He was mainly instrumental in getting the then celebrated "Big 1," thereby forming the nucleus of the strongest ball team which ever represented any American city, and which, unquestionably, greatly extended Detroit's fame abroad. On the theory that nothing succeeds like success, Mr. Stearns may be fitly called a successful man, as whatever he has ever interested himself in, in business or outside, he has always made a success.

JOHNSON, NELSON & COMPANY.

Among the manufacturing houses for which Detroit is justly famous, none have achieved more marked and rapid success than Johnson, Nelson & Company, Manufacturing Chemists, the products of whose laboratory are to be found in nearly every drug store in the United States, and throughout several of the foreign countries. The business having grown to the limit of the present plant, and still rapidly increasing, the firm is now looking for a suitable site, having plans prepared for an extensive new laboratory, which will be made as perfect and complete as possible in every particular. The establishment of this concern dates from 1880, and the officers are: W. C. Johnson, President; H. G. Baker, Vice-President; E. H. Nelson, Secretary and Treasurer. These gentlemen have all been



W. C. JOHNSON.

E. H. NELSON.

H. G. BAKER.

before the trade for many years past, and by their strict adherence to the principles of fair dealing, integrity and courteous treatment, have established themselves firmly in the confidence and esteem of customers and competitors alike. From their present history, briefly given below, it will be seen that the practical experience of the executive officers of the concern fully justifies the confidence placed in their management and personal supervision of the business. Mr. Johnson is a graduate of the University of Michigan, class of 1878, and shortly after finishing his college course, began his practical experience in the manufacture of pharmaceutical preparations, which extends therefore over a period of thirteen years and covers all branches of the business. During the last ten years of this time he has had charge of the financial affairs of his firm and will continue to attend to this department of the business. He is also interested in two of Detroit's strongest banks and other outside enterprises, but devotes his time exclusively to the business of which he is President. Mr. Nelson is a graduate of Belleville College and the Ontario College of Pharmacy, and has been continuously engaged in the drug business in its various branches, both retail and manufacturing, for the past fifteen years. He has a very wide personal acquaintance among the druggists of the United States, won in former days on the road, when he earned the title of "the banner salesman." He attends to the firm's interests in the management of the large force of traveling salesmen it employs, for which he is eminently qualified by his thorough knowledge of the country, energy, and natural capacity for getting business. Mr. Baker's career in the drug business commenced in the year 1869, and in his continued experience of nearly twenty-three years, he has become known as the best posted drug man between New York and Chicago, and thoroughly alive to the demands of the trade, which abundantly testifies to his fitness for the responsible position he occupies as buyer. He also takes the general supervision of the laboratory and to him is largely due the firm's reputation for the prompt and satisfactory execution of all orders.

CHARLES WRIGHT MEDICINE COMPANY.

Charles Wright, of the Charles Wright Medicine Company, was born in Wolcott, New York, in 1850. He removed with his parents to Michigan in 1856, and was educated in the State Normal School at Ypsilanti and in the University of Michigan, where he studied chemistry. Subsequently he spent several years in laboratory work in Detroit. In 1871 he secured employment with the wholesale drug house of McKesson & Robbins, of New York City, as traveling salesman, filling that position until 1880, when he came to Detroit, where he established a business under the firm name of Charles Wright & Company, for the manufacture of non-secret and pharmaceutical preparations. In March, 1890, the business was incorporated as the Charles Wright Medicine Company, absorbing the Rheumatic Syrup Company, of Jackson, Michigan, with a paid-up capital of \$100,000. The three buildings, 15, 17 and 19 Jefferson avenue, are commodious and well appointed with requisite facilities, including the most modern machinery and appliances for manufacturing, with a cellar and a large storage warehouse in the rear. Employment is given to 200 hands and the annual output aggregates \$500,000 in value. The

business has been of phenomenal expansion, and has attained a remarkable success. The trade territory embraces the United States and various foreign countries, including Australia. The company issue a monthly publication entitled "The Family Gleaner," to represent Wright's Family Remedies, and the American Pharmacist, of general interest to the drug trade, published by the American Pharmacist Publishing Company, of which Charles Wright is President. It has a large and growing circulation in the United States and Australia.

FREDERICK F. INGRAM & COMPANY.

Pharmaceutical Preparations, Perfumes, and Toilet Articles, a complete line of reliable Non-Patented Remedies, with formula and buyers' address, 116 Jefferson avenue. The firm was established January 1, 1882, as Milburn & Williamson, and May 23, 1891, was changed to its present name and style of Frederick F. Ingram & Company.

Mr. Ingram was born in Hastings, Michigan. His entire business life has been spent in practical pharmacy; first as a retail druggist, later as a traveling salesman for a manufacturing drug house, and gained a thorough knowledge of the requirements of the drug business both in this country and Canada. Their trade extends over the entire United States, and is constantly increasing by reason of the high grade and generally salable character of the goods, their valuable qualities being readily recognized wherever they have been introduced. The record of the house has been one of continual success from the start, and each member of the firm personally exerts himself in the interests of the business, by the application of practical knowledge to the consideration of involved details. The rapid increase of new customers and the continued confidence expressed by the old customers of the house, emphasized by frequently repeated orders, shows how closely the firm is in touch with the trade in all markets throughout the country. The honest character of products secured through unremitting conformity to required details has won the highest commendations and commensurate patronage. Only the purest and best materials are used, and every article is guaranteed. The most reliable formulas are faithfully followed, and the



CHARLES WRIGHT.

uniform excellence of the products scrupulously maintained. The proper and economical conduct of the business is assured by the systematic management and direction of the members of the firm, all of whom are practical and experienced, having been for many years actively engaged in manufacturing and marketing the above line of preparations.

The domestic remedies manufactured by this house are all non-patent, and may be non-secret or not, as preferred by buyer; orders are filled with formula on wrapper, and buyer's address on both wrapper and label. They also manufacture a complete line of official preparations of the Pharmacopoeia, and all of an unofficial character in common use, which are guaranteed of uniform and standard strength. In perfumes, toilets requisits, druggists' necessities, and show-case goods, the products are of exceptionally fine style and finish, and represent the high aims and ambitions of these manufacturers, who indubitably instance an example of prog-



SEELY MANUFACTURING COMPANY'S LABORATORY.

ness and prosperity creditable and advantageous to the city of Detroit, among the industrial representatives of which this firm occupies a leading and highly important position.

SEELY MANUFACTURING COMPANY.

Manufacturers of Perfumery, Toilet Articles, Flavoring Extracts and Grocers' Specialties—Factory and offices, corner Fort and Fourth streets. This establishment was founded by Mr. J. M. Seely, in 1862, and has steadily advanced to its present position among the leading houses in its line in the country. The building occupied is an imposing brick structure of four stories and basement, 50x130 feet in dimensions, and is provided with every requisite appliance for securing expedition and uniformity in manufacturing. The trade territory embraces the entire United States with a large export trade to Mexico, South America, Australia and New Zealand. The line of products embraces perfumery, toilet articles, flavoring extracts and grocer's specialties. A force of seventy hands is employed, and the annual output is very large to meet the demand, which is of continual expansion. The proprietors of the business are Messrs. George H. Smith and Justin E. Smith, thoroughly experienced and practical manufacturers, and among Detroit's distinguished trade factors, who have materially assisted in enhancing the city's general commercial interests.

WILLIAMS, SHELEY & BROOKS.

This house had its original foundation in 1815, and was resolved into its present name and style February 1, 1890, its successors to Farland, Williams & Company. The firm as now constituted is composed of Messrs. William C. Williams, Alanson Sheley and Alanson S. Brooks. Its history has been a record of continuous successes and its present eminently judicious and capable management places it in a conspicuous position among the leading importing and manufacturing wholesale druggists and dealers in druggists' sundries in the country. As the State agency and depot for leading patent medicines it contributes essentially to the demands of a large and expanding trade, in the security of the best interests, of which the house is particu-

larly and critically careful. The importation direct of crude drugs, essential oils, olive oils, chamois skins, hair, tooth and nail brushes and other toilet articles enables them to successfully compete with Eastern markets. They grind and powder their own drugs which are of the most superior selections and are thus empowered to guarantee their quality, as well as to vouch for the reliability and genuineness of their fluid extracts, elixirs, medicated syrups and fine pharmaceutical preparations. They make a specialty of filling mail orders, which receive as prompt and strict attention as if the purchaser were present. No goods are sold to the consumer, the rights and interests of the retail trade being rigidly protected. The stock carried is one of the largest and greatest variety in the State, and orders can be filled for any article demanded by the trade in the most expeditious and satisfactory manner. The customers of the old house have found in the present members of the new firm old acquaintances and friends, who are keenly alive to every requirement of the business and prepared to meet them with unswerving fidelity to confided interests. The building occupied, corner of East Larned and Bates streets, is an imposing structure of brick of five stories above a large basement; is 80x160 feet in dimensions, and is fully provided with requisite facilities and accommodations for the transaction of the extensive business. The firm do an annual business of about \$1,000,000, and the trade relations embrace the districts tributary to the Detroit market and many remote sections of the country. Mr. Williams has been the Manager of the house for thirty-three years and exerts an active and tireless superintendence. Mr. Brooks is also an active member of the firm and has acted in the capacity of buyer for seven years. Mr. Sheley devotes but little time to the business, being a very old man, but gives, still, considerable attention to his other and varied investments. He is hale and hearty, and for many years labored with Mr. Williams in securing the position achieved by the house and which he is ever ready and willing to assist, both with

his sound judgment and his pecuniary ability. The firm of Williams, Sheley & Brooks takes an essentially high rank in the category of Detroit's successful merchants, who have won a laudable distinction and a distinguished identity.



WILLIAM C. WILLIAMS.

WILLIAM C. WILLIAMS was born at Anglesea, North Wales, in 1837. After the death of his father, he came, in his tenth year, with his mother and two sisters, to the United States, locating at Waukesha, Wisconsin, and, in October, 1852, removing to Detroit. Here he attended the public schools until April, 1853, when he secured a position in a drug store as an apprentice to learn the business under the instruction of Edward Bingham, soon becoming capable of putting up the prescriptions of eminent physicians. In 1859 Mr. Alanson Sheley became a partner in the business, and one year later Mr. Williams became a member of the firm. Since this time Mr. Williams has continuously been the managing and active partner, his thorough and intimate knowledge of all details incident to the business rendering his relation in this regard of great and permanent value. He was the constructor of the Peninsular White Lead and Color Works and holds the largest individual interest in that corporation. Mr. Williams was prominent in connection, with

Canada at work on the Rideau Canal, after which he entered the store of Fuller & Walton, at Alexandria Bay, Jefferson County, New York. He came to Detroit August 31, 1831, and during the succeeding winter took charge of a general store at Saline, Michigan, the principal trade of which was in hides. On his return to Detroit he began work at his trade of builder, and in June, 1835, was appointed the agent at Detroit of the Black River Steam Mill Company, a position which he held for twenty years, when, together with Mr. Tilton Ames, he purchased from the heirs of Colonel Perkins, of Boston, all of the interests of the Black River Steam Mill Company in Michigan, paying therefor \$100,000. Mr. Sheley continued to conduct this business up to 1859, when he bought a half interest in the drug business of Jacob S. Farrand, which then became Farrand & Sheley, afterward Farrand, Sheley & Company. Later William C. Williams' name was substituted for that of Mr. Sheley. Farrand, Williams & Company, were succeeded,



LABORATORY OF FREDERICK F. INGRAM & COMPANY,—SUCCESSORS TO WILLIAMSON, INGRAM & GRIGGS.

three others in the organization of the Commercial National Bank and has been an active and influential Director therein since its foundation. He is a valued member of the Board of Trustees of the Detroit College of Medicine and has been largely instrumental in promoting the high aims and principles of that institution. As the managing factor of the firm of Williams, Sheley and Brooks, Mr. Williams has succeeded in placing the house in a leading position among the most prominent importing and manufacturing wholesale druggists and dealers in druggists' sundries in the country. In all of his relations, Mr. Williams has preserved the most scrupulous and the most correct regard for those sterling principles, the employment of which has advanced him from an humble beginning in business to the top round of the mercantile ladder.

*ALANSON SHELEY was born August 11, 1809, at Albany, New York. After receiving such an education as the schools of that day afforded, he began the actual battle of life. He spent two years in

*The portrait of Mr. Sheley may be found on page 17.

February 1, 1890, by Williams, Sheley & Brooks. Mr. Sheley is a stockholder in the First National Bank and a member of its Board of Directors. He is also largely interested in varied other relations and is the owner of much valuable real estate. As affording an instance of almost uninterrupted health, never having been confined to his bed from sickness since he has lived in Detroit, a period of nearly sixty years, Mr. Sheley may truly be regarded as of a remarkable type, and when it is known that, throughout his whole life of nearly eighty-two years he has never used tobacco or any kind of intoxicating drink as a beverage, he presents a principle which might profitably be followed by the rising generation. He was married in Detroit and has three children living—two daughters and one son. During a long and active life he has maintained the most incorruptible integrity and honorable identity, and the evening of his days is full of the comfort and satisfaction that spring therefrom and gild his pathway with gleams of fadeless joy.

ALANSON S. BROOKS was born at Detroit, January 7, 1862. He



ALANSON S. BROOKS.

was educated in Philo Patterson's school, and in his fifteenth year entered the employ of Farrand, Williams & Company. Beginning in an humble capacity, he successively filled all of the positions incident to the wholesale drug business, becoming a member of the firm of Farrand, Williams & Company in January, 1882, and at the succession to that business of Williams, Sheley & Brooks February 1, 1890, his name appeared in the announcement of the changed administration. Mr. Brooks and Mr. Williams are the active partners, Mr. Sheley not devoting his whole time and attention to the business. Mr. Brooks is the Secretary of the Peninsular White Lead and Color Works, and the Secretary and Treasurer of the Latimer Cash Register Company. He was married in 1886 to a daughter of Bela Hubbard, one of Detroit's distinguished men, and the author of "Memorials of a Half-Century," and valuable contributions to the pioneer literature of Wayne County. Mr. Brooks is a member of Detroit Athletic Association and Detroit Boat Club. He has been, since his fifteenth year, continuously in his present business, in which he is an able, experienced and enterprising factor. He shares with Mr. Williams the management and active duties of the business and is also the buyer for the firm. Although young in years, Mr. Brooks has demonstrated those signal abilities which attach to successful merchants and which place them in the high positions they are fitted to hold. As a member of the firm of Williams, Sheley & Brooks, he has achieved a prominence through his experience in and fidelity to the details of the business that reflects upon him great and merited distinction.

FARRAND, WILLIAMS & CLARK.

Wholesale Druggists, 32 and 34 Woodward avenue. The mantle of the late Jacob S. Farrand has most worthily fallen upon the above named firm, who are now continuing the business of which he was the successful pioneer. Following in the footsteps of him who so ably preceded them, these gentlemen combine their own extensive experience and executive ability with that of the original founder, Jacob S. Farrand. The firm date their establishment from March 15, 1890, with a large capital and first-class facilities for prompt shipments of orders. They employ over sixty expert hands, and their numerous patrons throughout Michigan, Ohio, Indiana and adjacent territory can rely to the utmost upon careful attention to their requirements. For first-class Pharmaceutical productions, pure drugs, perfumery and druggists' sundries, this firm are noted

for excellence and reliability; each member of the firm being adepts in the several branches peculiar to the trade. Their long practical experience and careful personal supervision of all the important details of the business insures the most desirable and agreeable business relations between these gentlemen and their patrons. Their elegant and commodious building, consisting of five stories and basement, is pleasantly and conveniently located at 32 and 34 Woodward avenue.

*JACOB S. FARRAND. The original founder and pioneer in the wholesale drug trade of this city, was the late Jacob S. Farrand. Mr. Farrand was born in Mentz, Cayuga County, New York, May 7, 1815, and with his parents came to Detroit in May, 1825. After a brief stay he moved to Ann Arbor. When a lad of thirteen he carried the mail on horseback between the latter town and Detroit. In 1830 becoming a clerk in the drug store of Rice & Bingham where in six years he arose to partnership with Mr. Bingham, continuing for five years, when he received the appointment of deputy collector of the port and district of Detroit, extending around the shores of Lakes Huron and Michigan, including the city of Chicago. In 1841 he was military secretary of the governor. Closing his term of service he re-embarked in the drug business as senior member of the wholesale drug house of Farrand, Williams & Company. Under his careful eye the business extended from a small nucleus to \$1,000,000 annually. During his life Mr. Farrand, was connected with a few stock companies, was director and president of the First National bank. From 1860 to 1864 he was a member of the Common Council. He also served eight years as president of the police commission. For more than twenty years he was member of the water board and for many years served on the board of education. Mr. Farrand was from childhood a member of the First Presbyterian Church, and in religious and charitable work was ever active, notably in bringing about the union between the old and the new schools of the Presbyterians in the United States. In 1841 he married Olive M., the daughter of Rev. Harvey Coe, an early settler of the Western Reserve. After an honorable, exemplary and busy life, Mr. Farrand died April 3, at his home 457 Woodward avenue after an illness of a few days, from complicated lung troubles resulting from a severe cold. His wife and three children survive him, and the entire community and a wide circle of friends in the social and business world lament the loss of this most estimable man.

*The portrait of Jacob S. Farrand may be found on page 18.



JACOB S. FARRAND, JR.

JACOB S. FARRAND JR., Junior member of the firm of Farrand, Williams & Clark, was born at Detroit, June 11, 1857, and was educated in the City public schools, and was graduated from the High school. In 1876 he became associated with the wholesale drug house of Farrand, Williams & Company, becoming a partner in 1881, and retaining that relation until the spring of 1890, when the new firm of Farrand, Williams & Clark was established, in which he became a partner. He creditably fills the office of buyer for the firm and is the Treasurer of the Peninsular White Lead and Color Works. While yet quite a young man, Mr. Farrand has demonstrated conspicuous business abilities, through which he has been advanced to his present responsible position.

RICHARD P. WILLIAMS, of Farrand, Williams & Clark, was born in the historically celebrated Isle of Anglesen, in 1846, and came to the United States in 1868, locating at Detroit, where he entered the employ of Farrand, Sheley & Company, wholesale druggists. He continued with this firm, becoming a partner in 1880, and retaining that relation until the organization of the firm of Farrand, Williams & Clark in the spring of 1890, in which he holds a partnership interest. Mr. Williams is the President of the Peninsular White Lead



RICHARD P. WILLIAMS.

and Color Works. He married the daughter of Hon. Jacob S. Farrand, the venerable head of the house of Farrand, Williams & Clark, and who was one of Detroit's distinguished citizens. Mr. Williams is descended from a very notable family, sprung from the old Welsh Kings. His great grand-mother was a cousin of the Duke of Wellington, and his mother, who is eighty-five years of age, resides upon the estate which has been in possession of her family since the year 900. Mr. Williams has two brothers, prominent bankers of Detroit. He received a liberal education in the schools of Birmingham and Liverpool, England. He is active in the business to which he devotes his exclusive attention and is as merchant and citizen, an honor and a credit to the city of his adoption.

HARVEY C. CLARK, member of the firm of Farrand, Williams & Clark, was born at Cuyahoga Falls, Ohio, November 22, 1838. He received his education in the public schools and at the Western Reserve College, from which he was graduated. He came to Detroit in 1861 and secured employment with Farrand, Sheley & Company, as salesman, continuing in that relation up to 1872, when he became a member of the firm of Farrand, Williams & Company, withdrawing his interest with the other members of the firm in 1890 when the firm of Farrand, Williams & Clark was formed. Mr. Clark since his



HARVEY C. CLARK.

first business engagement in the drug business has devoted his exclusive time and attention to its details with which he has become in a prominent manner identified and is justly esteemed as among Detroit's most distinguished representatives in that line. He is one of the stockholders of the Peninsular White Lead and Color Works. Mr. Clark's long experience in the drug trade has made him hosts of friends, who are always pleased to instance his eminent abilities and generally courteous demeanor.

LAMBERT & LOWMAN.

This firm was established February 1, 1889 and is composed of Mr. Benjamin L. Lambert and Dr. Oscar Lowman, who are identi-



DR. OSCAR LOWMAN.

BENJAMIN L. LAMBERT.

fied as being the youngest wholesale druggists in the city. The management and general supervision of the business are conducted by Mr. Lambert, who was for ten years associated with Swift & Dods and intimately acquainted with the details of the drug line. Dr. Oscar Loewman, who exercises superintendence over the manufacturing department, was graduated from the Royal University of Munich, and is as an analytical chemist exceptionally capable. The firm are now turning out a large number of new and varied products made in the most skillful manner and which are meeting with ready sale wherever introduced. The building occupied at 185 Jefferson avenue is five stories and affords ample accommodations and facilities for the expanding business. The first year's output was \$100,000, and that of 1890 \$251,000. The business is conducted on a strictly conservative basis and trade relations have been established in Michi-

gan, Ohio and Indiana. The firm carry a full line of drugs, chemicals, patent medicines and druggists' sundries.

line of trade comprises all the general requirements of druggists. The original establishment dates as far back in the early history of Detroit as the year 1819, the firm then being N. Chapin & Company, which afterwards changed to that of Chapin & Owen, who were succeeded by T. H. Hinchman. Mr. Hinchman is a veteran in the field of business men and has so often been before the public in close relations with the welfare and interests of the city in which he has so long resided, that multiplied words would be superfluous as encomiums. The present prosperous condition of this old established house is due to his untiring supervision. Associated with him are John M., Ford D. C. and Charles C. Hinchman, under the firm name of T. H. Hinchman & Sons, their place of business being at 76 and 78 Jefferson avenue. The size of their building is 40x175 feet, where they employ about twenty-five assistants, and have numerous travelers on the road through the States of Michigan, Ohio and Indiana, over which their territory extends. Added to their complete facilities for supplying and shipping to their customers is that greatest of all considerations, long life of practical experience in their line of trade. Mr. Hinchman's portrait appears on page 15.



JAMES E. DAVIS & COMPANY'S WHOLESALE DRUG HOUSE.

gan, Ohio and Indiana. The firm carry a full line of drugs, chemicals, patent medicines and druggists' sundries.

JAMES E. DAVIS & COMPANY.

This firm, composed of Messrs. James E. Davis and George W. Bissell, drug merchants, importers of druggists' sundries and manufacturers of standard pharmaceutical preparations and dealers in paints and oils, is located at 29, 31, 33 and 35 Larned street, west, opposite the post-office, and has the reputation of being identified with the leading drug interests of the city. The house has a notable record and its proprietors are prominently associated with the best development of the leading commercial interests of the city.

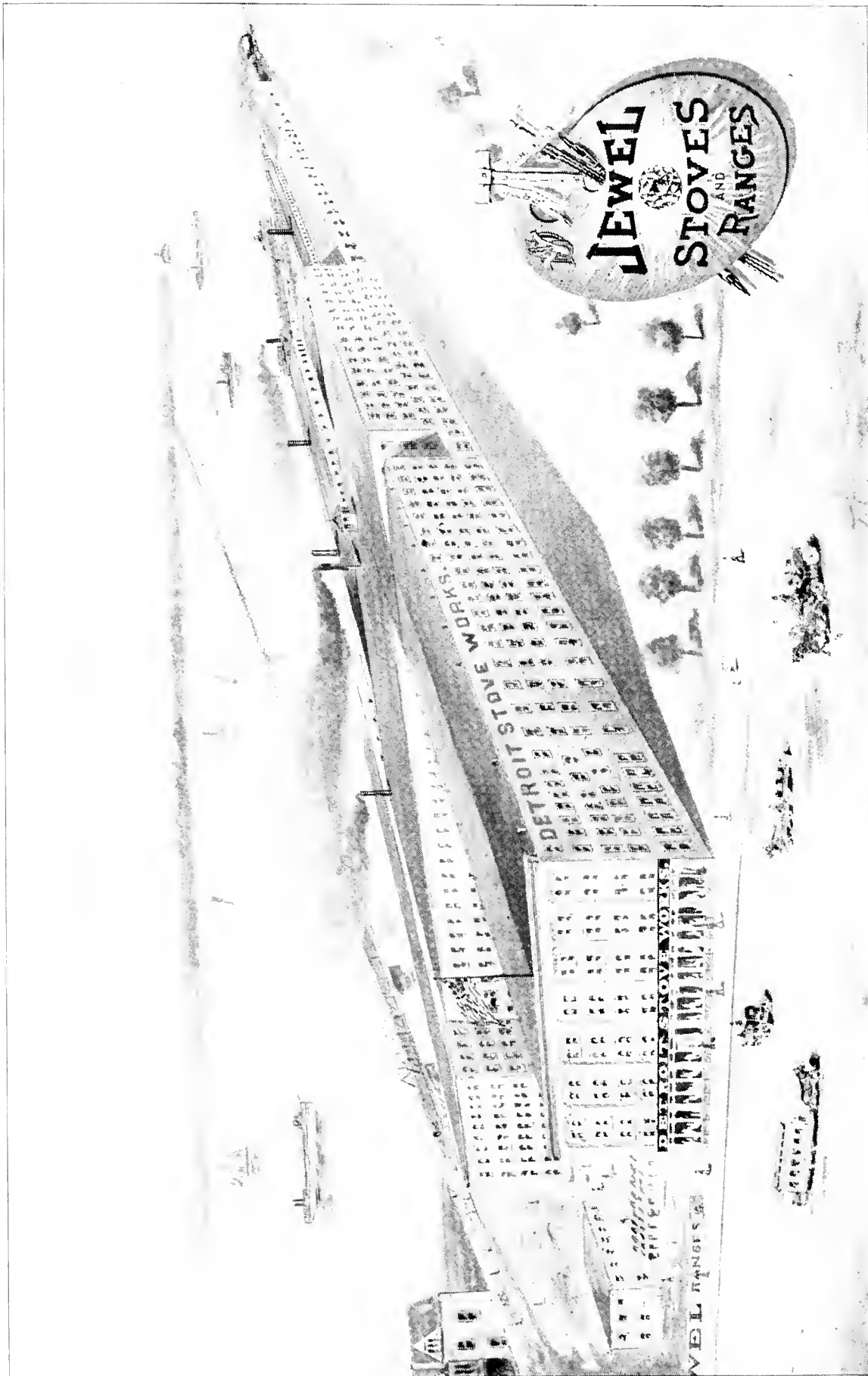
T. H. HINCHMAN & SONS.

Wholesale Druggists. Prominent among the old landmarks of Detroit is the well-known house of T. H. Hinchman & Sons, whose

STOVES AND RANGES.

DETROIT STOVE WORKS.

The foundry which afterwards became the Detroit Stove Works was established in 1860, and was the first foundry of the kind in operation in the northwestern section of the United States. In 1861, this establishment was purchased by a stock company, the principal member of which was the late Wm. H. Telft. The new company was incorporated with a capital of \$50,000, under the name by which the concern has ever since been known, the Detroit Stove Works. In 1865 the capital of the company was increased to \$100,000, and subsequently to \$300,000. The Works now constitute one of the largest industrial establishments in Detroit, giving employment to about 1,400 men, and melting sixty tons of iron daily. They cover ten acres of ground, the plant extending from Jefferson avenue to the river. As shown in the illustration the establishment is admirably located for water transportation; it is also connected with all the railroads entering Detroit, by the Transit and Belt Line railways, the former of which has a terminus within its yards, and the latter terminating only two blocks away. The superficial areas of the warehouse, the foundry department and the mounting department floors are 108,147, 84,832 and 89,174 square feet respectively. These floor areas, together with those of a dozen minor shops and departments, aggregate a grand total of 325,010 square feet. The various buildings comprised by the Works have been erected from time to time to meet the growing needs of the business; they are supplied with every appliance and convenience that the long experience of the managers has been able to suggest or invent, and they have the reputation of constituting, as a whole, the best equipped and best arranged stove-manufacturing establishment in the United States. The general offices of the company are elegantly designed and finished, and are supplied with every modern convenience for the rapid dispatch of its immense business. The Offices and the Works extend from 1320 to 1360 Jefferson avenue, and are reached by the Jefferson avenue, Loop and Fort Street lines of street railway. A large portion of the company's business direct with dealers is done from its Chicago branch, located at 269 and 271 South Canal street, and under the management of W. M. Shaddinger. The Eastern trade is cared for by a branch in charge of Walbridge & Company, at 317, 319 and 321 Washington street, Buffalo. The concern has many European agencies, the principal ones of which are those in Frankfurt, Germany; London, England; Brussels, Belgium; Paris, France and Vienna, Austria. It also has a fine export trade in South America, Australia and Tasmania. Of the goods manufactured by the Detroit Stove Works it need only be said that few stoves and ranges, made in more than 800 different sizes and styles and adapted to every form of fuel, possess all the best features known to the modern art of stove-making. Re modeled annually to meet the ever-changing requirements of the trade, they are everywhere regarded as the standard of excellence in stove construction and design, and the yearly sale of more than 60,000 stoves is sufficient evidence that their high excellence is appreciated by the public at large. The present officers of the concern are: E. S. Barbour, President; M. B. Mills, Vice-President; L. H. Chamberlin,



DETROIT STOVE WORKS.

E. S. Barbour, President; M. H. Mills, Vice-President; L. H. Chamberlin, Secretary; W. H. Irvine, Treasurer. Established 1864. General offices and Works, Nos. 1320 to 1360 Jefferson Avenue, Detroit, Mich.; U. S. A. Foreign Agencies, Frankfurt (Germany); London, England; Brussels, Belgium; Paris, France; Vienna, Austria. Branches: Chicago, 293, 271 South Canal St.; St. Paul, 213, 215 East Third St.; Buffalo, 317, 319, 321 Washington St.



L. S. BARBOUR.

Secretary: W. H. Irvine, Treasurer: L. Crowley, Superintendent.

L. S. BARBOUR was born in Collinsville, Connecticut, in 1836. He attended private schools in his native town until he had reached the age of sixteen, when he left home to make his fortune. He at once secured a clerkship in a large dry goods house in New Haven, where he remained four years, having been promoted to the head-clerkship at the expiration of the third year. Ambitious to succeed and hopeful of finding a more promising business field, he then jour-

neyed westward and settled in Chicago, at that time a small but growing city. Not meeting with an occupation that suited his tastes, he came to Detroit, where he soon found employment in a wholesale dry goods house. In the third year of his engagement with this house he married the only daughter of the late William H. Tefft. A year later, after having served four years as salesman, the firm, recognizing his ability and push, gave him a partnership interest in the business. About this time Mr. Barbour was solicited to accept the secretaryship of the Detroit Stove Works, of which Mr. Tefft was then President. He thereupon sold his interest in the dry goods business, and has ever since been constantly and prominently identified with the growth and development of the establishment of which he is the present head. In 1884 he was elected Vice-President of the concern, and, upon the death of Mr. Tefft in 1885, was elected to the Presidency. He was also formerly President of the Chemung Hollow-ware Works, of Elmira, New York, and is now Vice-President of the Frankfort Furnace Company, and one of the Directors of the Detroit Transit Railway Company. Mr. Barbour's life has been a typical American career. Possessed of pluck, shrewdness, correct business habits, and liberal business ideas, he has succeeded in the American fashion, which makes success mean something. Socially Mr. Barbour is known as a pleasing conversa-



WILLIAM H. IRVINE.

tionalist and a most amiable and courteous gentleman; among his immediate friends he is the soul of good fellowship. As a citizen he is public spirited and generous, and no resident of Michigan's metropolis is held in higher esteem. His friends are legion.

LEWIS H. CHAMBERLIN was born in Wayne County, Michigan, in 1843. When he was fourteen years of age his parents removed to Ypsilanti, Michigan. There he attended the Seminary, and acquired the practical knowledge and the mental habits which, when applied in the administration of business affairs in after years, proved of inestimable value to him. On quitting the Seminary he engaged as clerk in a hardware store; but a few months later he became possessed of the war spirit, and enlisted as a private in the Twenty-fourth Michigan Infantry. For three years he shared the varying fortunes of his regiment, which participated in all the principal battles and skirmishes of the Army of the Potomac from 1862 to the close of the rebellion. In November, 1863, he was promoted to a First Lieutenantcy, and in July, 1864, he was promoted to be Adjutant of the Regiment. He was mustered out of service with his command on the 30th of June, 1865. Returning to Michi-



LEWIS H. CHAMBERLIN.

gan, he settled in Detroit and entered the employ of Buhl, Ducharme & Company. In 1873 he was admitted to a partnership in the establishment of Prentiss Brothers & Company, wholesale hardware merchants. Selling his interests with that firm in 1878, he engaged with the Detroit Stove Works, of which he is the present Secretary and one of its Directors. He is also a Director in the Detroit Spiral Tube Company and in the Central Car Supply Company. A quick and clear discernment of facts and their relations, a trained judgment, a ready grasp of details, a faculty of practical, constructive planning, a habit of persistent industry—these qualifications, combined with a quiet, dignified, and amiable manner, are the characteristics which have marked Mr. Chamberlin's business career, and which assume a large importance in their daily application to the affairs of the Detroit Stove Works.

WILLIAM H. IRVINE was born March 4, 1849. He was graduated from the Detroit High School at an early age, and very soon thereafter accepted a situation in the office of the Detroit Stove Works, of which the late W. H. Tefft was then President. Sustaining the reputation of his family, whose members were conspicuous for their integrity and stability of character, he soon won the confidence and esteem of Mr. Tefft, and was made his trusted clerk and

He continued to work at this trade till 1870, when he succeeded his father as foreman of the molding shop of Chamberlain & Company, of Cincinnati. He retained this position until the spring of 1879, when he went to St. Louis, Missouri, to accept the formanship of the shops of the Excelsior Manufacturing Company (G. F. Filley). In 1880 he came to Detroit, having previously engaged to act as foreman of the Detroit Stove Works. He had held the formanship in this establishment but a short time when he was promoted to the superintendency, a position which he still holds. He is also one of the Directors of the concern. A comprehensive, thorough, and practical knowledge of all the allied mechanical arts employed in stovenaking, a mind in which progressive ideas easily find lodgment, prompt executive abilities, a sound judgment and an affable but decisive manner of speech and bearing, abundantly qualify Mr. Crowley to discharge the diverse duties devolving upon him, and render his services to the Detroit Stove Works well-nigh indispensable.

THE MICHIGAN STOVE COMPANY.

In the manufacture of stoves and ranges Detroit occupies a notably high position and one which invests its representatives with distinguished merit as having achieved continuous successes. The Michigan Stove Company, which has grown into such proportions as to render it the largest and distinctively the most representative in the manufacture of stoves and ranges anywhere, has essentially contributed to the possession by Detroit of one of the strongest levers of its commercial progress. From its foundation and incorporation in 1871 the Michigan Stove Company has won for its products a continually increasing sale and the general satisfaction which has been the result of their superiority of construction and adaptability to prescribed purposes. The factory buildings, 1022 to 1051 Jefferson avenue, are 360 x 700 feet in dimensions, (the grounds constituting an area of over sixteen acres), and are thoroughly equipped with improved machinery and appliances and every requisite of the extensive manufacture. The daily product of stoves and ranges, which comprise "the only complete line of cooking and heating stoves and ranges, made under one name, one trade-mark, and one equal and uniform grade of merit," averages from 250 to 300 and from 60,000 to 70,000 yearly. Employment is afforded to from 1,000 to 1,200 hands, whose monthly wages aggregate \$40,000. The material used is the best grade of the Lake Superior, Hanging Rock, Ohio, and the Chattanooga, Tenn. and Birmingham, Ala. iron mines. A specialty is made of aluminum mixed with cast iron for the production of the "Garland" stoves and ranges, the only line of stoves and ranges in the world made from this valuable combination. The employment of aluminum in combination with cast iron produces smooth castings, prevents cracking, gives additional strength, prevents blow-holes, removes chill and contributes benefit to iron in every particular.

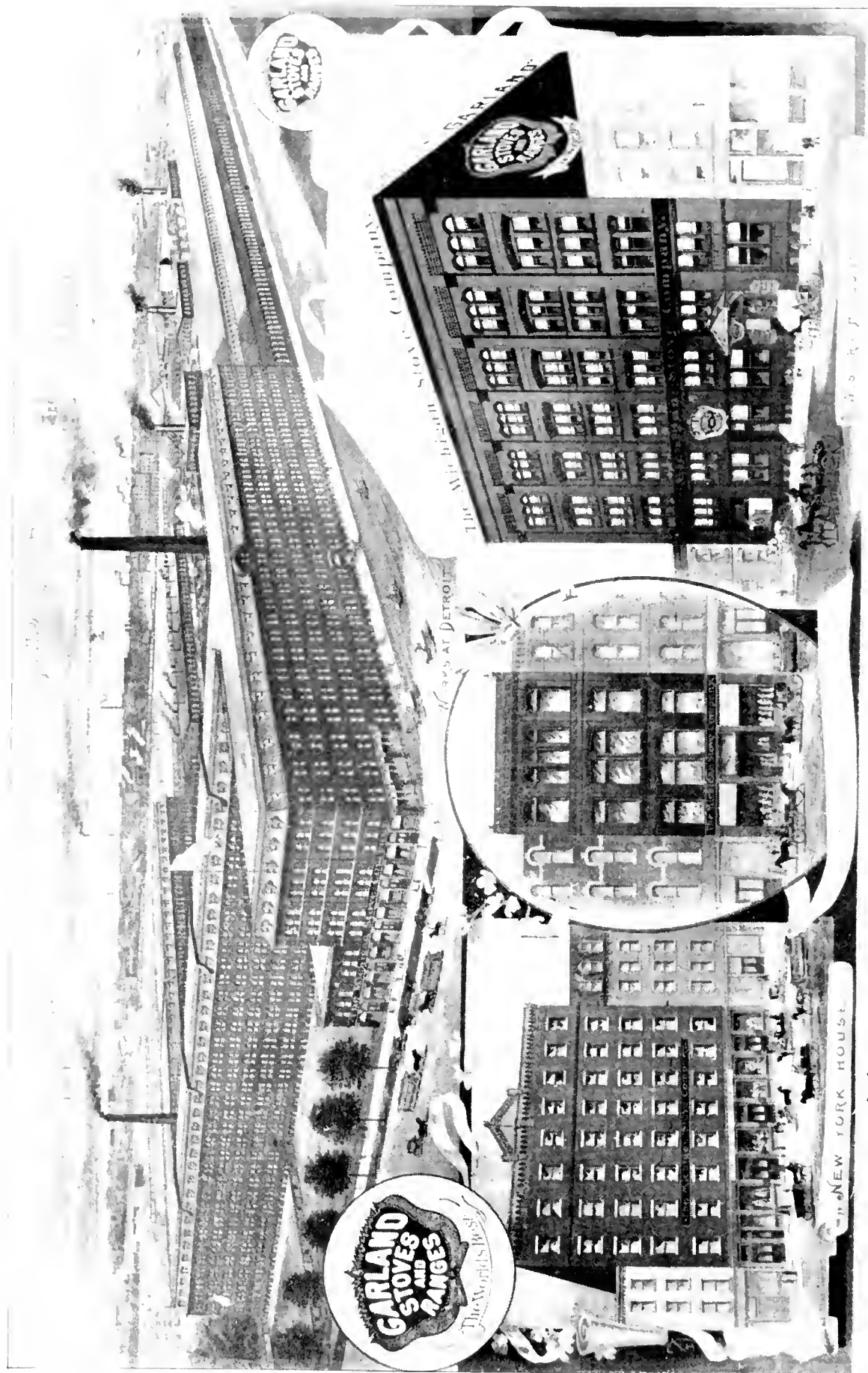
This industry, in the management and direction of which the officials of the company have shown the most conspicuous merit, has far out-stripped in quality, variety and extent of products any similar manufactory in the world, and stands a noble monument of the enterprise and zeal of its founders, through whom it has reached its culmination of distinguished priority. Large branch houses for the sale of the "Garland" stoves and ranges have been established and are in successful operation at Chicago, Buffalo, New York City, and in several foreign cities. The nature and extent of the business conducted by this company may be inferred from the fact that their customers are in every part of the habitable globe, and that the name of "Garland," as applied to the stoves and ranges manufactured by them, is as well-known in every land and clime as are their virtues, which are proclaimed by the millions who have found in their use a sovereign blessing and an abiding comfort. The officers of the company are Messrs. Jeremiah Dwyer, President; George H. Barbour, Vice-President and Manager; C. A. Ducharme, Secretary; Merrill B. Mills, Treasurer; F. W. Gardner, Manager Chicago House, who with F. F. Palms constitute the board of directors, all of whom are leading and representative business men and pledged to the highest interest of Detroit and its strong grasp of the surest elements of commercial and manufacturing progress and importance. The accompanying full page illustration of the works of the Michigan Stove Company at Detroit and its branches at Chicago, Buffalo and New York, fittingly portrays the extent of its possibilities by which it has achieved its laudable distinction and prominence.



LAFAYETTE CROWLEY.

confidential man. In this position he shared all the vicissitudes and cares which fell to the lot of those men who were the pioneers in the stove-manufacturing industry in Detroit, and who, by their untiring labors, promoted its development to its present proportions. He is now the Treasurer and Cashier of the Detroit Stove Works, in which capacity he has served for many years. He is also one of its Directors, and is the Secretary of the Frankfort Furnace Company. As the head of the financial department of the Detroit Stove Works Mr. Irvine has, by his undeviating integrity, won the confidence and warm personal regard of a large circle of business men; and this probity, combined with a genial manner, a thorough knowledge of business methods, and a rare business sagacity, renders his daily services of great importance to the concern.

LAFAYETTE CROWLEY was born August 16, 1846, at Cincinnati, Ohio. Quitting school when he was only twelve years of age, he at once entered upon the active duties of life. For two years he worked on a farm belonging to his father, when, in January, 1861, at the age of fourteen (even then, as ever afterwards, ambitious and persevering), he apprenticed himself to learn the trade of molder,



The Michigan Stove Company.

Officers: Jeremiah Dwyer, President; Geo. H. Fairbairn, Vice-President and Manager; M. B. Mills, Treasurer; J. A. Buchanan, Secretary; W. J. Keefe, Superintendent.
 W. A. Dwyer, Purchasing Agent; J. W. Gardner, Manager; Chicago Office, Clinton Street, between Van Buren and Harrison.
 Buffalo Office, 100 East Seneca Street; New York City, 230 Water Street.

CRACKERS AND CAKES.

The distinction of being the first cracker baker in Detroit belongs to Mr. Clark, who began the industry in 1830. His shop was located on Woodbridge Street, in rear of the Michigan Exchange, and his operations were conducted on a small scale in the most primitive manner. Five years later Mr. John Copland established a factory for the production of crackers with more enlarged facilities, at the corner of Woodbridge and Randolph streets, on the site of the present Detroit Cracker Company. At that time the only system of making crackers was by hand, and the consumption of a half barrel of flour was deemed a full day's work for one man, the process being necessarily slow and tedious. The introduction of the first hand machine in Detroit, by a Mr. Osborn, in 1845, represented an improvement which was speedily adopted by Mr. Copland, and thenceforward, for seventeen years, the Detroit cracker product was made by its employment. The outbreak of the civil war created a demand for crackers beyond the ability of existing Detroit bakers to supply, with such facilities as they then commanded. In 1862, Messrs. Marvin & Guthrey, of New York, set up in Detroit a Reel oven, by the use of which they made a quality of bread characterized as "Aerated."

This innovation was soon discovered by Mr. Copland to mean a serious injury to his business, and with his brother, Mr. A. W. Copland, since one of Detroit's postmasters, he purchased the new plant and fixtures of Marvin & Guthrey, re-arranging the factory and introducing additional machinery and appliances for cracker baking. Thus was inaugurated the firm of A. W. & John Copland, who, in 1864, made the first crackers in Detroit from a Reel oven, run by steam power. Since this period the Detroit cracker industry has steadily grown and prospered, and to-day there are five large factories in successful operation, whose combined daily product will aggregate 600 barrels of crackers, entailing a consumption of 150 barrels of flour, besides the other relations of the baking industry, such as sweet goods and fancy cakes. Detroit takes high rank among the cities of the country in this species of manufacture. The principal product of the Detroit bakers in the cracker line is the XXX butter, wafer, soda and oyster crackers. While over-production in the cracker and biscuit manufacture in Detroit has of late years been a subject of complaint, it has been effectually remedied by the superior quality of the products, and to-day the consumer properly appreciates the fact, as shown by the rapidly increasing consumption by every family of these articles of indispensable consideration. Various associations of cracker bakers have been organized during the past few years, resulting in greatly improved products and uniformity of prices, as well as in the interchange of progressive ideas and methods, which have been found highly conducive to the interests of both the manufacturer and consumer. In these Associations were a number of representatives of the industry, thoroughly acquainted with the needs of the business, and they organized the United States Baking Company.

ALEXANDER W. COPLAND was born in London, England, in 1829. His father, a colonel in the British army, died when the son was but four years old. He began his business life at an early age in the bakery of his elder brother, John, at Detroit. The estate left by his father was adequate for the support of the family and no very hard work was required of him. His first venture in trade on his own account was in the grocery line, upon the site of the present establishment of Mabley & Company. Afterward he was engaged for several years in the baking business at Sarnia, but returned to Detroit and resumed the baking business in partnership with his brother, whom he bought out after a time. The establishment was located at the corner of Woodbridge and Randolph streets. Just prior to the outbreak of the civil war, he obtained control of the patents of the Reel oven and introduced aerated bread in Detroit. These new processes in baking proved very profitable. He removed his business to 20 Monroe Avenue, where it so greatly prospered that he was forced to open a branch under the Russell House, which was very successfully conducted for several years. He subsequently removed to Woodward avenue, between Woodbridge and Atwater streets. In 1882 he transferred the business to Mr. Lawrence Depew, his son-in-law and former partner in the business. After retiring for a year, he again entered into business with his son, H. B. Copland, and up to the time of his death, September 29th, 1889, maintained an interest

in the establishment, located at the corner of Randolph and Woodbridge streets. His whole life was devoted to his business and from it he amassed a considerable fortune. Mr. Copland was elected an alderman from the old second ward in 1865, and re-elected in 1867, serving two full terms. He was president of the old fire department from 1880 to 1882, and a member of the poor commission from May 31st, 1879, to January 28th, 1881. In December, 1885, he was appointed postmaster by President Cleveland and was still the incumbent of that office at the time of his death, September 29th, 1889. He was, in politics, a Democrat, and generally recognized for wise and prudent counsel. He was chairman of the Congressional Democratic Committee and for some time a member of the State Central Committee, serving as chairman, a delegate to numerous State Conventions and a delegate from the First District to the Democratic National Convention at St. Louis in 1876, when Samuel J. Tilden was nominated for the Presidency. He left a wife, three sons and three daughters. He was a staunch Episcopalian and an upright man in all of his duties and relations in life.

THE UNITED STATES BAKING COMPANY

was incorporated in May, 1890, with a capital of \$5,000,000, and is a consolidation of thirty or more prominent Cracker Bakeries,



ALEXANDER W. COPLAND.

which compose the Branches of the company. The Vail-Crane Branch, Copland Branch, Depew Branch and Morton Branch are in Detroit. The United States Baking Company is composed of practical representatives of the baking business, who own and control its stock. All the stockholders of the United States Baking Company are actually engaged in the baking business, and bring into the company the requisite qualifications and experience to meet successfully all competition. Its capital of \$5,000,000 will, in the near future, be increased to \$10,000,000, and it proposes faithfully to protect its interests by employing the facilities naturally arising from an intimate knowledge of the demands of the trade, which it will be prepared to serve with the best and most salable products.

The Detroit Branches of the United States Baking Company are among the city's distinguished and leading institutions, and have afforded to the Company into which they are merged the advantages secured from their long and honorable records as manufacturers of appreciable goods. The Company is establishing an extensive plant in Boston suitably to enlarge and extend their facilities and operations, to supply the trade of the country with

their goods, which have been greatly enhanced in value by improved processes and uniformity of excellence.

W. S. CRANE, the Second Vice-President of the United States Baking Company was born in Yates County, New York, in 1843. At the age of 11 he removed to Ypsilanti, Michigan, where he commenced his preliminary education and where he began his business career as a clerk in a dry goods store, at \$1.00 per week and board. He established a grocery store at Ypsilanti in 1868, and in 1872 removed to Detroit and engaged in the baking business, as a member of the firm of Vail, Crane and Curtis, at 136 Randolph street. The panic of 1873 threatened seriously to imperil the fortunes of the house and led to the withdrawal of Mr. Curtis from the firm. Vail & Crane, however, surmounted all their difficulties and from that time successfully prosecuted their business interests up to 1885, when the Vail & Crane Cracker Company was organized and incorporated, with a capital of \$100,000. In June, 1890, the Vail & Crane Cracker Company was merged into the United States Baking Company, and Mr. Crane elected the Second Vice President of the corporation, a position he is eminently qualified to fill and one in which he has exhibited the most signal evidence of enterprising abilities. Mr. Crane is a member of the Central M. E. Church, a stockholder in the Detroit Electric Light and Power Company, a member of the executive committee of the Merchants and Manufacturers' Exchange and a member of the Board of Trade.



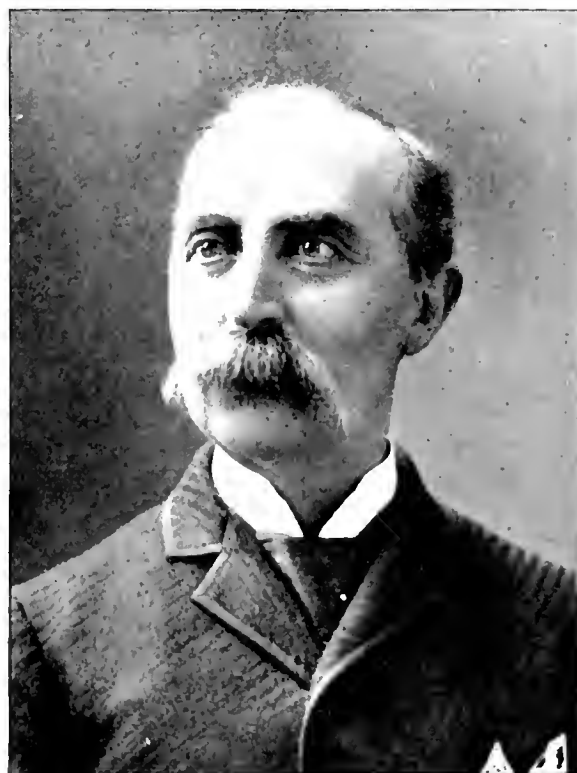
W. S. CRANE.

GEORGE M. VAIL, a veteran cracker manufacturer, has been for over thirty-five years continuously engaged in this industry in Michigan. He acquired his trade of cracker baker at Syracuse, N. Y., and after some years established a bakery at Ypsilanti, delivering goods by wagons to small dealers in the adjacent towns and villages. He removed to Detroit in 1872 and became a member of the firm of Vail, Crane & Curtis, located at 133 Randolph street. In December, 1873, Vail & Crane succeeded to the business, and in 1876 moved into the John Copland factory, corner Randolph and Woodbridge streets, which, in September, 1877, was destroyed by fire, but rebuilt and in running order within six weeks. The business of the firm, with the introduction of new and improved processes, was of rapid expansion, and the Vail & Crane Cracker Company took high rank among the Detroit representatives of the baking industry. At the organization of the United States Baking Company, in May, 1890, the Vail & Crane Cracker Company became one of its branches and brought



GEORGE M. VAIL.

into the consolidation one of its most valuable factors. Mr. Vail is a great lover and patron of field sports and is intensely fond of driving his magnificent team of horses. He has never been engaged in any other business venture, confining his whole time and attention to the manufacture of crackers, cakes and such goods as belong to the baking line. Since the age of forty he has eschewed the use of tobacco, by which he considers his physical strength greatly increased. He is a regular attendant at the Fort Street Presby-



LAWRENCE D. DEW.

terian Church, and is in all respects an exemplary citizen and one of Detroit's most eminent trade factors.

LAWRENCE DEPEW was born in Peekskill, N. Y., September 6th, 1841. His ancestors were of the Huguenot race. His family were early settlers at Peekskill on the Hudson, where his father, Isaac Depew, resided on the farm which had been the home of his ancestors for 200 years. His early years were spent in the old homestead, and his education was completed at Poughkeepsie College, from which institution he was graduated in the class of 1862. He studied law with his brother, the Hon. Chauncey M. Depew, one year in Peekskill, after which he removed to New York City and entered into business with the wholesale house of John W. Hait & Company, at 129 Water street. In 1870 he took Horace Greeley's advice, "go West, young man," and moved to Detroit, there connecting himself with the Hon. C. M. Garrison, who did a wholesale grocery business in the old Board of Trade building until 1875, when he removed to Jefferson avenue. Mr. Garrison retiring the same year, the business was continued by Mr. Depew, under the firm name of Lawrence Depew & Company, as sole proprietor. In 1882 he entered into the manufac-



HENRY B. COPLAND.

turing line, purchasing the wholesale cracker and biscuit business of his father-in-law, Mr. A. W. Copland, which he carried on very successfully, for the goods manufactured are excelled by none, equalled by few, and are to be found in every town in Michigan, and parts of the states of New York, Ohio, Indiana and Illinois. He sold out his business June 25th, 1890, to the United States Baking Company, by which he is retained as manager of the Depew branch, Detroit, Michigan. Upon his maternal side Mr. Depew is connected with the family of the celebrated Roger Sherman, of Connecticut, his mother being the granddaughter of the sister of that illustrious statesman.

HENRY B. COPLAND, the son of Alexander W. Copland, and the manager of the Copland branch of the United States Baking Company, was born at Detroit, November 17th, 1860. His education was received at the military school at Orchard Lake, Michigan, and the River View Military Academy at Poughkeepsie, New York. He became associated with the Detroit Cracker Company five years ago, a relation in which he exhibited the most commendable and enterprising qualities, which led to his present position as manager of the Copland branch of the United States Baking Company.



ROBERT MORTON.

In this connection Mr. Copland has demonstrated the most valuable business capabilities and shown a zeal and ambition which must rapidly advance him to greater honors.

ROBERT MORTON was born at Dumoon, Argyleshire, Scotland, September 17th, 1845. He came to the United States, arriving at Brooklyn, N. Y., in 1856, in company with his parents. His early education was received in the Brooklyn public schools. His first



A. W. COPLAND.

venture in business was in 1871, when he engaged in baking at Windsor, Ontario, where he continued three years. Coming to Detroit in 1876, he resumed the baking business at 737 Fort street west, afterward removing to Grand River avenue. In 1881 the present factory was built, more thoroughly to accommodate the expanding nature of the business, which had, up to this time, been conducted under the name of Robert Morton. In the same year the Morton Baking Company was organized, and in 1890 became a branch of the United States Baking Company. Mr. Morton has recently made a tour of Great Britain, for the purpose of inspecting the systems of baking as there practiced. He is a distinguished manufacturer, and a citizen pledged to the best and highest commercial advancement of Detroit.

ALEXANDER W. COPLAND, a younger son of Alexander W. Copland, and associated with the conduct of the Copland branch of the United States Baking Company, was born at Detroit, November 27th, 1868. He received his preliminary education in the Detroit public schools and subsequently attended the Shattuck Military Academy at Faribault, Minnesota. For three years he occupied the position of assistant cashier in the money order department of the Detroit postoffice, and has been associated with the Detroit Cracker Company, since its inception with the Copland branch of the United States Baking Company, where his services have been highly esteemed as being directed to the details of the business in an enterprising and progressive manner.

TOBACCO AND CIGARS.

The history of the manufacture of tobacco in Detroit covers a period of nearly half a century, the original venture in this relation having been undertaken by Mr. George Miller, about 1811. In 1836 Mr. Isaac S. Miller succeeded to the business, which was conducted in the most primitive manner in a one-and-a-half-story frame structure on Woodward avenue, opposite the old Mariners' Church. The motive power of the factory was furnished by an old blind horse in the cellar, which, after years of service, died literally in the harness. The crudest machinery and appliances were employed in the manufacture of the fine cut chewing and smoking tobaccos, which were sold at the nominal rate of three cents per paper package of one ounce. The excellent and rapid railway systems of the present



JOHN J. BAGLEY.



HIRAM GRANGER.

were then but imperfectly foreshadowed, the only steam railroad in Michigan being the Michigan Central, at that date completed as far as Ypsilanti. The Detroit tobacco product, therefore, had to be transported to the tributary trade districts in wagons. Among the first salesmen in the employ of Mr. Miller was Mr. Hiram Granger, who continued in that relation for ten years. Mr. Granger is still engaged in the tobacco manufacture in this city and is identified as the oldest living tobaccoist at the West. Mr. Daniel Scotten became associated with the firm of Thomas C. Miller & Company, as a partner in 1853, a relation which he sustained until 1856, when disposing of his interest to Thomas C. Miller, he formed a partnership with Messrs. Hiram Granger and William E. Lovett under the firm name of Scotten, Granger & Lovett, as successors to the business established by Brevier & Robinson. John J. Bagley, who had, like Granger, been in Miller's employ, with a capital of \$5,000, loaned him by W. N. Carpenter, established a factory for the manufacture of tobacco in 1853, thus laying the foundation of what has since become one of Detroit's most prominent and progressive industries.

Mr. K. C. Barker, one of the first to engage in the tobacco trade in Detroit as a traveling salesman, began the manufacture of tobacco on his own account in 1818, and left behind him the grand memorial of the present American Eagle Tobacco Company. Thomas C. Miller, a son of Isaac S. Miller, and a former lawyer of Auburn, N. Y., succeeded to the business founded by his father, and conducted it many years with great success. John Hanna was another tobacco manufacturer who acquired distinction about this time, whose business after his death was assumed by Mr. Robert McGinnity, his son-in-law, who became a member of the firm of Hanna & McGinnity. Duncan, Hanna & Cold was another of the firms engaged in the manufacture of tobacco here, as, also, Maxfield & Cook, who, after a few years of unsuccessful business, sold out to Mr. James Spence, who in a short time abandoned it and removed to Cincinnati, where he became interested with a brother engaged in the same line. Mr. Jacob Brown, the present head of the house of Jacob Brown & Company, extensive manufacturers of overalls and clothing, was, likewise, among the earlier tobacco manufacturers, but the venture proving unremunerative, he engaged in more profitable undertakings, from which he laid the foundation of his present establishment. In 1862 Mr. Hiram Granger disposed of his interest to Messrs. Scotten & Lovett, and bought the business

founded by John Hanna, from his widow. This move led to the establishment of the present Globe Tobacco Company. In 1850 Mr. K. C. Barker formed a partnership with Mr. Frank Nevin, who afterward became associated with Mr. M. I. Mills, in laying the foundation of the present Banner Tobacco Company.

Mr. Hiram Granger, after withdrawing from the firm of Scotten, Granger & Lovett, to establish a factory for the manufacture of plug tobacco, taking in as a partner Mr. David Carter, the present General Manager of the Detroit & Cleveland Steam Navigation Company. Walker, McGraw & Company, of which Mr. Granger was a member, was the firm originating the business eventually known as the Globe Tobacco Works and the present Globe Tobacco Company. Mr. Daniel Scotten, after the purchase of the interest in the firm formerly held by Mr. Hiram Granger, took in as partners, Messrs. John G. Colville and Joseph T. Lowry, employees, the firm name being Scotten, Lovett & Company, which was so continued up to 1877. In 1878 Colville and Lowry withdrew from the firm, and in July, 1882, Mr. Scotten bought out Mr. William E. Lovett's interest in the business and changed the firm name to Daniel Scotten & Company, which has since remained the same, although Mr. Oren Scotten, a nephew of Daniel Scotten, is a member of the firm. Israel Morey was another tobacco manufacturer, establishing his business under the firm name of Morey & Company, in 1867, and generally recognized as one of its best representatives. Mr. A. A. Boutell, the Secretary and Treasurer of the Globe Tobacco Company, was a book-keeper and the financial manager of this firm and the executor of Israel Morey's estate. The firm name was afterward changed to Parker, Holmes and Company.

Of the many embarkers in the tobacco manufacture in Detroit since the nucleus of the business was formed by Mr. George Miller in 1841, there are in existence to-day and enjoying the fullest measure of success, the following: The American Eagle Tobacco Company, John J. Bagley & Company, Daniel Scotten & Company, The Banner Tobacco Company, and The Globe Tobacco Company, special notices of which appear in this department. The growth of the tobacco and cigar manufacture in Detroit has been phenomenal and of continual extension. The internal revenue collections for the fiscal year ending June 30th, 1890, for Detroit, show \$1,100,576.33 from tobacco, and \$238,673.85 from cigars, upon 13,757,204 pounds of chewing and smoking tobacco and 79,557,950 cigars, as compared

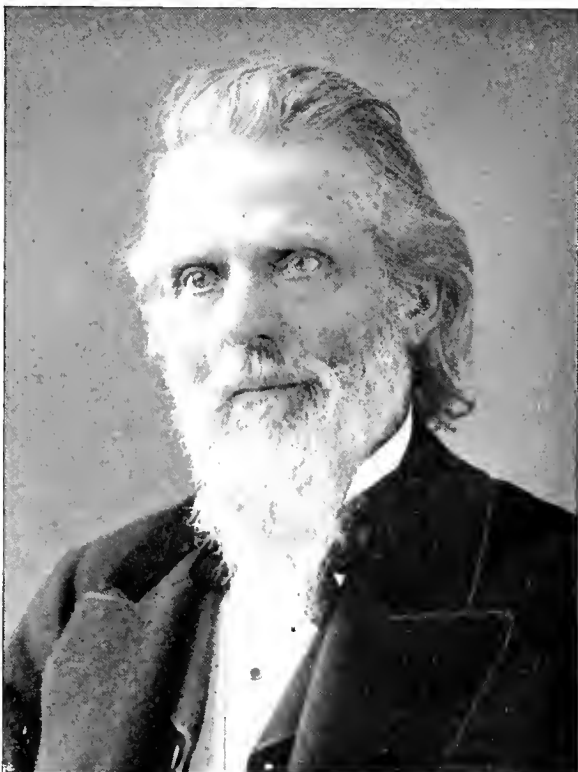


M. I. MILLS.

with collections from tobacco of \$925,420.67 and \$224,657.97 from cigars, upon 11,567,758 pounds of chewing and smoking tobacco and 74,885,990 cigars for the fiscal year ending June 30th, 1889.

DANIEL SCOTTEN.

Daniel Scotten was born in the County of Norfolk, in England, December, 11, 1819, and came to the United States in 1836, locating at Palmyra, Wayne County, New York. He received a rudimentary education before leaving his native land, but has since, by diligent reading and observation, acquired a large fund of knowledge. His first experiences in business were in a saw mill and coopering shop, where he learned to make flour barrels; he also worked at book-binding in Cazenovia, New York, and other employments, teaching school for one winter. He subsequently discharged the duties of clerk in a general store at Lyons for a year or more. Returning to Palmyra, he engaged as clerk with Joseph C. Lovett, a brother of William E. Lovett, who was afterward his partner in the tobacco manufacture in Detroit, and four years afterward formed a co-partnership with a man named Rogers under the firm name of Rogers & Scotten, in the general store business, which was continued for three years, when Mr. Scotten again became associated with his old employer, Mr. Joseph C. Lovett, as a partner in the firm of Lovett & Scotten. He continued in the latter relation until 1853 when he came to Detroit, where during the same year he associated himself as a partner with Thomas C. Miller under the firm name of Thomas C. Miller & Company, in the manufacture of tobacco. This business was conducted until 1856, when Mr. Scotten disposed of his interest to Mr. Miller. Buying out the business of Brevier & Robinson, who were among the first tobacco manufacturers in Detroit, Mr. Scotten formed a co-partnership with Messrs. Hiram Granger and William E. Lovett, under the firm name of Scotten, Granger & Lovett, which continued until 1861, when Mr. Granger sold his interest to Scotten & Lovett. Subsequently taking in as partners Messrs. John G. Colville and Joseph T. Lowry, former employees, the firm name was changed to Scotten, Lovett & Company, and so remained until 1877. In 1876 the firm moved from Cadillac Square to the present location on Fort street west. Colville and Lowry retired from the firm in 1878. In July, 1882, Mr. Scotten bought the interest of Mr. William E. Lovett, changing the firm name to Daniel Scotten & Company, since which time it has experienced no change, except the admission to an interest in the business of Mr. Oren Scotten, a nephew. In Daniel Scotten, Detroit possesses one of its most eminent and prosperous manufacturers, and a man whose vast wealth, he being many times a millionaire, has been directed into channels by which the city has largely profited.



DANIEL SCOTTEN.

BANNER TOBACCO COMPANY.

The Banner Tobacco Company was established May 1, 1861, was incorporated June 1, 1878, and since its inception has kept full pace with the exactions of demand for the high quality and uniform excellence of its products. Their splendid factory of brick, 53 to 59 Larned street east, six stories in height, is thoroughly provided with machinery and appliances of the most modern and improved description, including numerous special machines of the Company's own invention and exclusively operated by them. From basement to roof it is a veritable marvel of order and cleanliness, and is the theme of unstinted praise by all who inspect its admirable construction and arrangement. So great is the fame of this model tobacco factory that gentlemen from Europe have crossed the Atlantic, to see and report its excellent appointments and superior facilities for manufacturing. The building is of the most substantial construction and is 80x120 feet in dimensions. It is heated throughout by steam, lighted by electricity and has commodious storage accommodations and steam elevators. The basement is used as a stripping room; the second story is provided with combined heating and drying machinery and requisite appliances, for the rapid and thorough

give employment to over 150 hands and the products are among the most celebrated and widely sold in the United States. The principal brands are the "Banner" and "Snow Flake" smoking. In addition to the main factory are several storage warehouses of superior construction. Water pipes are conducted through the buildings and serve as a valuable safeguard against fire. The daily output is 1,000 pounds of fine cut and 15,000 of smoking tobacco. The Company has ample capital and is officered by leading and prominent citizens, who have proven useful factors in Detroit's commercial progress. The officers of the Banner Tobacco Company are as follows: M. B. Mills, President; George H. Perry, Vice-President; B. F. Haxton, Secretary, Treasurer and General Manager; Andrew Marx, Superintendent; J. J. Paxton, Managing Salesman.

BANNER CIGAR MANUFACTURING COMPANY.

This elegant, commodious and handsomely appointed factory for the manufacture of fine cigars was established in June, 1888, and is constructed of red brick in an imposing style of architecture. It is equipped with all the requisite facilities and appliances for the cigar manufacture, including the most improved machinery, apparatus for preparing the leaf and extensive drying and storage rooms.



BANNER TOBACCO COMPANY'S FACTORY.

preparation of the leaf for conversion into chewing and smoking tobacco. Only the finest grades of Kentucky white and red burley, at least four years old, and the superior qualities of Virginia and North Carolina growth are employed in the production of the chewing and smoking brands of this company, which sustain the highest reputation and have acquired an extensive sale all over the world. The fine cut chewing tobaccos are made from pure leaf, four years old, treated with the finest and most appreciable flavoring, and carefully dressed three times before being packed in pails for shipment. Among their facilities which insure the most perfect accomplishments in tobacco manufacturing are machines for removing lumps, grit and every species of impurity from the leaf; machines for heating and drying, which save the labor of six hands, and improved machines for granulating. A large drying room of sheet iron is a novel feature, and one which attracts attention from its highly effective arrangement and adaptation to intended uses.

Everywhere huge hogsheds of the precious old leaf greet the eye, and among them is the rare sight of a number containing the oldest leaf tobacco in the country. The operations of the factory

The building, 105 and 107 Randolph Street, is five stories in height, and has a large basement which is devoted to purposes of storage and the preparation of the leaf for conversion into cigars. Only the purest selected Havana and Sumatra stock is used, and the products are all strictly hand made by skilled workmen, under the personal superintendence of Mr. Edward Fee, who has had a practical experience of a lifetime. He has been in the business in Detroit for ten years and the remarkable success he has won for the products of the Banner Cigar Manufacturing Company evidences his abilities in the most emphatic manner. The cigars manufactured by the Company are unsurpassed in the country for purity and high quality of material, superiority of workmanship and salable character. The principal brands and the specialties for which a large and steadily expanding trade has been acquired throughout the tributary districts of the Detroit market, are the Banner, Standard Banner, Royal Banner and Travelers' Banner, Sam B. Scott, and the Flor De Raleigh, manufactured for the Montana trade, and which sell for \$110 per thousand. The Travelers' Banner is made especially for the "Knights of the Grip," and is composed of Havana

filler and Sumatra wrappers. It is smoked extensively by the traveling public and acknowledged by them one of the best cigars obtainable. Another new brand is the Merrill B. Mills, a clear Havana cigar, made entirely from the finest leaf grown on the Island of Cuba and pronounced the equal in all respects of the best imported cigar. It is made by hand by first-class Cuban workmen, who were engaged solely for the production of this cigar. It has already won the highest favor from connoisseurs who had previously smoked only the finest imported brands. Over 300 skilled hands are given steady employment and the annual product of the factory aggregates about 8,000,000 fine hand-made cigars, representing a value of \$400,000. The stock of cigars in the factory at all times is between 500,000 and 1,000,000. The Company has on hand a large quantity of high grade Havana and Sumatra leaf and many bales of other choice selections purchased with view to the additional flavor that time gives stock. The factory is unquestionably the largest for the manufacture of first-class goods in Michigan, the finest and best appointed, and a veritable triumph in construction, and valuable manufacturing conveniences and equipment. The business offices are fitted up in superb style and fittingly exemplify the generally magnificent character of the establishment as one of the leading and most important of Detroit's great industries. The general features and appointments of the factory are of the best and most modern description and furnish as auxiliaries in manufacturing the most positive and the most useful essentials. The growth of the cigar manufacture, as conducted by this Company, has been exceptionally rapid and instances the ambition and high aims of its officers, who have been instrumental in instituting enterprising business relations which have been greatly promotive of the city's forward move to place and power. The President of the Company, Mr. M. B. Mills, has proven a worthy successor of his father, the founder of the Banner Tobacco Company and one of Detroit's most distinguished business men and worthy citizens. The affairs of both the Banner Tobacco Company and the Banner

Cigar Manufacturing Company have greatly prospered and been continually advanced by Mr. M. B. Mills, who has been ably assisted by Messrs. B. F. Haxton, the Secretary and Treasurer, and Edward Fee, the Superintendent, both of whom are capable, active and judicious in their relations with the business into which they have brought the essentials of an intelligent and diligent co-operation and practical experience. The special products of the Banner Cigar Manufacturing Company find ready sale in almost every state in the Union, and are pronounced by connoisseurs a perfect triumph of the manufacturers' art in quality, finish and generally appreciable characteristics. The twin industries, the Banner Tobacco Company and the Banner Cigar Manufacturing Company, are among the most notable in Detroit, and conspicuously typify the enterprising spirit and unwearied zeal of Detroit's prominent and representative exemplars, who are worthily

entitled to bear the "banner" of progress stamped upon their products.

MERRILL B. MILLS, President Banner Tobacco Company and Banner Cigar Manufacturing Company, was born at Detroit, October 12th, 1854. He is the only son of the late Hon. M. I. Mills, an early settler at Detroit and one of the city's most eminent and wealthy citizens. Mr. M. B. Mills attended the school of Philo M. Patterson until his fourteenth year, when he entered the school of Professor H. G. Jones, in which he pursued his studies for two years, subsequently taking a course for one year in the Cheshire Military Academy at Cheshire, Connecticut, preparatory to entering Yale College, in accord with his father's urgent desire. He, however, influenced by his unconquerable inclination for business pursuits, gave up his intention of going to Yale, and returning to Detroit,

received instruction for a year in Mayhew's Business College. In 1872, upon the completion of the extensive works of the Michigan Stove Company, of which his father was one of the organizers, he entered their service as shipping clerk and time keeper, retaining those positions for three years, when for a year he represented the Company as traveling salesman. At the end of this time he became the purchasing agent of the Company and continued to perform efficient service in that capacity until his father's death, having been continuously associated with the Michigan Stove Company for eleven years. He succeeded his father as Treasurer of the Michigan Stove Company, as Vice-President of the Detroit Stove Works, and as President of the Banner Tobacco Company, one of the largest institutions of its character in the country. Mr. Mills is the President of the Frankfort Furnace Company, Vice-President of the Mesaba Iron Company, of Duluth, Minnesota, to which office he was elected in June, 1889, President of the Ireland & Matthews Manufacturing Company, of Detroit, and is a Director of all the above-mentioned corporations. He is a Director of the Detroit Fire & Marine Insurance Company, the Michigan Fire & Marine Insurance Company, the Detroit Transit Railway Com-



BANNER CIGAR FACTORY.

pany, and the Glendale Tin Mining Company, of Chicago. He is the President of the Banner Cigar Manufacturing Company, organized in June, 1888. He is an honorary member of the Detroit Light Infantry. Mr. Mills is naturally capacitated for the management and direction of large business enterprises, possessing executive abilities of a very rare order. He is a millionaire and a gentleman in whom are united many excellent and conspicuous characteristics. He is genial, sociable, modest and unassuming; is in no wise bombastic or bigoted, and merits and retains the highest respect from all who come within his regard. In politics he is a Democrat, but in all things prudent, conservative, and devoted to the interests of the numerous and large enterprises of which he is the manager and director.

GLOBE TOBACCO COMPANY.

Thos. McGraw, President; Eugene Robinson, Vice-President; A. A. Boutell, Secretary and Treasurer; Manufacturers of Fine Cut Chewing and Smoking Tobaccos; 25 to 31 Fort street, east.—This large and important tobacco industry was established in July, 1871, by the firm of Walker, McGraw & Co. at 35 Atwater street, west. After experiencing numerous mutations in partnership relations, the business was, in 1880, incorporated as the Globe Tobacco Company, since which its operations have been attended by continued successes. In 1889, the Globe Tobacco Company removed into their new and elegant building at the corner of Brush street and Fort street, east, a measure necessitated by the expanding nature of the business and the consequent demand for enlarged facilities and accommodations. This structure, justly regarded as one of the handsomest and most appropriately arranged in Detroit, has a frontage of 70 feet by 138 feet in depth, extending to an alley 20 feet wide, and is seven stories in height. It is substantially built of brick and is adequately supplied with light and air. "It is," in the language of Mr. Simpson, Detroit's building inspector, "very strong and substantial, well ventilated and practically fire proof." The flooring is constructed upon the plan of what is known as "mill construction," the beams being placed about 4 feet apart, and in places where the dust and other promoters of combustion may be deposited, the flooring is upheld by beams and girders, which produce an unobstructed ceiling and which, between the layers of flooring is absolutely fire proof. The position of the columns, one upon the other, prevents the settling of floors in an unequal manner through the shrinkage of the supports, thereby decreasing the pressure upon the walls. The principal stairway is on the northwest of the building, and is an inclosed passage of brick, 15 x 15, having stairs of easy ascent, five feet, six inches wide. At the extremity of the final stairway landing are door-ways which are constructed so as to open outwardly, and in juxtaposition to these is the elevator shaft, protected by a brick environment. At the front on the east is an additional stairway, five feet in width. As having been the original tobacco factory in the United States to introduce and operate successfully an electric motive principle, which furnishes ample power for the extensive mechanical appurtenances as well as a powerful lighting system, the Globe Tobacco Company acquires a special claim for enterprising and judicious management and directions. The nine electric motors are apportioned among the departments where their varying power is to be utilized, and hence each is operated separately and with a valuable economy as to belting, shafting and fuel. The chief motive principle is supplied by one 50-horse power dynamo. The Company have invested several thousand dollars in the patents of special machinery of their own invention, and they are by this



GLOBE TOBACCO CO.'S FACTORY.

means, and the aid of 120 skilled operatives empowered to produce their exceptionally salable and meritorious goods. Their principal brands for which has been acquired almost universal sale throughout the United States and Canada are the Globe Fine Cut and Hand Made Flake Cut, the generally acknowledged acme of the manufacturers' art and the *somnum bonum* of delicious chewing and smoking accomplishments. The company annually employs 100,000 pounds of the purest granulated sugar and 50,000 pounds of licorice as flavoring for 1,100,000 pounds of leaf tobacco, to which are added 95,000 pounds of tin foil in the production and preparation for market of about 1,250,000 pounds of their celebrated chewing and smoking tobaccos. They also annually purchase about \$15,000 worth of Kentucky leaf tobacco for the manufacture of chewing

and \$15,000 worth of the Virginia growth for smoking tobacco. The daily output of the factory is 8,000 pounds, of which 1,500 pounds are of the celebrated flake cut product. The company owns and operates large curing establishments in the principal tobacco-growing districts, to determine the uniform quality of the leaf, which needs the most critical care to insure freedom from climatic abuses. The Adt drying machine, used by this company for the proper preparations of the leaf material for smoking tobacco, has a capacity of 9,000 pounds per day, and its operation effectually relieves the tobacco of the excess of nicotine which renders it obnoxious and injurious when smoked. The packages used by the Globe Tobacco Company and which are fully covered by U. S. patents are handsome and convenient tin boxes in the shape of cigar boxes, with glass covers. Their glass jars and barrels are unique in construction and are especially adapted to secure the uninterrupted moisture of the tobacco. The

trade territory, which to a large extent embraces the U. S. and Canada, is fully covered by 12 traveling salesmen. The Company are extensive advertisers and own three large job presses by which they put out tons of printed matter. They make a specialty of the finest goods and guarantee their purity and excellence. The Globe Tobacco Company has afforded to Detroit one of its most valuable trade factors, through its enterprising and highly progressive management, and given to the world an example full of the measure of success, as establishing a principle and system in the tobacco manufacture promotive of the most remarkably pronounced results. The officers of the Company are experienced and capable manufacturers and administrators and have reaped as they have sown, constitute fitting exemplars and factors of Detroit's supreme position in the manufacture of tobacco. Modern science in its application to mechanics has been made to play an important part in the special machinery and appliances of the Globe Tobacco Factory, through the use of which the products of the company have been brought to the highest degree of excellence.



M. B. MILLS.

A. A. BOUTELL, Secretary and Treasurer of the Globe Tobacco Company, was born in Steuben County, New York, January 13, 1840. He is descended from Huguenot ancestry. His grandfather was a Revolutionary soldier and fought in the battle of Bunker Hill, and his father served in the war of 1812. When Mr. Boutell was four years old his parents removed to Monroe County, New York, where he attended a public school. In 1854 another removal was made, his parents locating in Oakland County, Michigan, where his education was resumed in a country school to which he walked two miles every morning. He performed labor on his father's farm, teaching a school during the winter months, until he attained his majority. For five terms subsequently he attended the State Normal School at Ypsilanti, Michigan, and at the outbreak of the civil war enlisted in the First Michigan Lancers. During the winter of 1864-5 he was connected with the quarter-master's department at Nashville, Tennessee. In the spring of 1866 he entered Eastman's National Business College at Poughkeepsie, New York, subsequently teaching in that institution for one year. In August, 1867, he became bookkeeper for Morey & Company, tobacco manufacturers on Jefferson avenue, Detroit, afterward acting as financial manager of the business, and as the executor of the estate of Isaac Morey, after the death of that gentleman in 1871. In the spring of 1874 the business of Morey & Company was merged into the firm of Parker, Holmes & Company, and Mr. Boutell went to Coldwater, Michigan, where he became a partner in the law and banking business of Bowen & McGowan, in which he continued until August, 1876, when he accepted a position as bookkeeper for Walker, McGraw & Company, of Detroit. In 1878 he became manager of the factory of Walker, McGraw & Company, afterward incorporated as the Globe Tobacco Company, at Windsor, Ontario, Mr. Boutell being elected Secretary, Treasurer and Manager, and holding those offices until the fall of 1879, when the business was sold out to P. Beniteau. In August, 1880, Mr. Boutell was elected Secretary and Treasurer of the Globe Tobacco Company, of Detroit, and has since filled those offices. He is President of the Merchants' and Manufacturers' Exchange, of Detroit; Treasurer of the Baraga Graphite Mining Company, Secretary of the Graphite Electric Company, and a Director and Stockholder in several other organizations. Mr. Boutell has taken much interest in the labor problem and his factory is conducted upon the co-operative basis, which has proved very satisfactory. He is a member of St. John's Episcopal Church and is

zealously devoted to the cause of religion and education. He is always jovial and engaging in discourse and manner, and never fails to leave a pleasant impression with all who come within the charm of his sunny nature. He was married at Ypsilanti, Michigan, in July, 1858, to Miss Harriet J. Carpenter, at that time preceptress in the High School at Coldwater, Michigan, and they have one child, a daughter, yet in her teens.

THE AMERICAN EAGLE TOBACCO COMPANY,

successors to the old and well-known firm of K. C. Barker & Company, is situated on Woodbridge street, and is officered as follows: President, M. S. Smith, of Detroit; Vice-President, James Clark, of Louisville, Ky.; Treasurer and General Manager, Charles B. Hull, of Detroit; Secretary, George B. Hutchins, of Detroit. They are manufacturers of Fine Cut Chewing and Smoking Tobacco and are among the largest manufacturers of this class of goods in the country, being, by right of their continued existence since the original establishment, one of the oldest in America. This institution had its origin in 1848, Mr. K. C. Barker establishing himself in the business in this city at that time. He had associated with him, during the different portions of his business life, several partners. Among them was Mr. Nevins, Mr. Mills, also Mr. Charles Ducharme, of the firm of Buell, Ducharme & Company. The present Treasurer and General Manager, Mr. Charles B. Hull, was Mr. Barker's partner later in his life, also his son-in-law. Mr. Hull was taken into the firm of K. C. Barker & Company, in 1867, and was constantly an active partner during the balance of the existence of the firm of K. C. Barker & Company, and the organizer of the present Company in 1883. This Company has a full, paid-up capital of \$150,000 and is officered by prominent citizens, through whose diligence and enterprising direction have been secured for their celebrated products of Fine Cut Chewing and Smoking Tobacco, a most meritorious distinction and extensive sale. The factory buildings are commodious and conveniently arranged. There are 106 feet front on Woodbridge street, running back 200 feet, four stories and a basement, thoroughly equipped with the most improved modern machinery and appliances. Among some of their most noted grades of Fine Cut Chewing Tobaccos, and those which hold the highest place in the market, are the American Eagle, Oriental, Dew Drop, Plum, Sugar Cured and Double 5, while the Smoking Tobaccos are Eagle Cavendish, Fawn and Myrtle Navy Cut Plugs. Their Granulated



A. A. BOUTELL.

goods are their Stork, Morning Dew and Eagle. In Long Cuts, their Frog, Home Comfort and Growler are prominent. They also manufacture a very fine line of Perique Mixtures, for which they are getting large and increased sales. These goods are all included in the list of the most appreciated and salable in the American market, and represent the acme of the tobacco manufacturer's art. The vast strides made by this company in the face of the most strenuous competition to the acquisition of the foremost position in the tobacco trade in the country, bear evidence to the enterprising vigor and rare business management of its officers, as well as to the excellence and salable character of its products. They have traveling salesmen in nearly all sections of the country, but their goods are sold even in sections where they have no representative. Both on the Atlantic and Pacific Coast, large and prominent houses are handling their goods. They can safely be recommended to give satisfaction in any line of Fine Cut Chewing, Cut Plug, Granulated, or Long Cut Smoking Tobaccos. As they have not commenced manufacturing Plug Tobacco, they make no claims in that direction, but will guarantee satisfaction to any of their customers, in the lines now manufactured by them.

CHARLES B. HULL. This eminent tobacco manufacturer and distinguished citizen was born at Algonac, Mich., October 21st, 1841. His parents were natives of the State of New York, but settled at Algonac, Michigan, where his father conducted the milling and lumber business. Here he received his early education, which was continued at Cleveland, Hudson and Twinsburg, Ohio. His first experience in actual business was with Nichols & Lefabor, he afterward going to Rockford, Illinois, where he engaged with Thompson & Company in the banking business. At the beginning of the hostilities of the late civil war he enlisted as a private and was soon promoted to sergeant in Company "D," of the Eleventh Illinois regiment. At the date of his retirement from the military service he bore the rank of Captain of Company "A," of the 67th regiment Illinois Volunteers. The war ended, he engaged with Aiken & Norton, who afterward organized the First National Bank, of Chicago, for which Mr. Hull opened the first set of books. Coming subsequently to Detroit he became paying teller of the Second National Bank, filling that position for three and a half years. After his marriage with Miss Carrie, the only daughter of Mr. K. C. Barker, ex-mayor of Detroit and head of the tobacco manufacturing firm of K. C.



CHARLES B. HULL.



JOHN N. BAGLEY.

Barker & Company, he associated himself as a partner in that business, the individual members at that time being Messrs. K. C. Barker, Charles Ducharme, Joseph I. Barker and Charles B. Hull. At the death of Mr. K. C. Barker, in 1875, Mr. Hull, with Mrs. K. C. Barker and Joseph I. Barker, formed a new co-partnership, Mr. Hull having the exclusive management and direction of the business until 1883, when the present American Eagle Tobacco Company was organized, of which he became Treasurer and General Manager, relations which he has since ably and meritoriously sustained. He has been Treasurer and one of the Directors of the Merchants and Manufacturers' Exchange since its organization. Mr. Hull has been a prominent member of the masonic fraternity for twenty years and belongs to the Detroit Commandery of Knights Templars; he is a member of the G. A. R. and Loyal Legion, of the Detroit club, and a member and officer of the Lake St. Clair fishing and shooting club. He is yet in the prime of life and his many honors sit gracefully upon him. In the tobacco trade especially he is identified and distinguished as one of its most prominent factors, and few men have won more friends in the many and highly creditable relations he sustains than he. As a citizen of Detroit he has ever regarded the progress and importance of the city, in the security of which he has been largely and meritoriously instrumental.

JOHN J. BAGLEY & COMPANY.

The inception of this noted institution in 1853 by the late John J. Bagley, who was among the earliest manufacturers of tobacco in Detroit, and who had, prior to embarking in the business on his own account, been an employe in the capacity of traveling salesman for Mr. Isaac S. Miller, the pioneer of the industry, gave but slight evidences of what it has since become, one of the largest and most important of its character in the country. A number of popular brands are produced, chief among them being the famous May Flower, which has acceptably met the demand for a choice fine cut chewing tobacco. The present Company was incorporated in 1879 with a capital stock of \$200,000, and is officered by experienced and capable gentlemen, who are among Detroit's influential and enterprising citizens. The buildings are two five-story brick structures, fronting sixty feet on Bates street, extending 120 feet on Woodbridge street and uniting there with two additional five-story buildings of sixty feet frontage and running back 100 feet to an alley way. The factory is thoroughly equipped with the

latest and most improved machinery and appliances for securing expedition and thoroughness of manufacture. The Company employs 145 hands and the annual product of fine cut chewing and smoking tobaccos aggregates 1,700,000 pounds. The celebrated brands manufactured in addition to the May Flower, are Lime Kiln Club and Old Colony, smoking tobaccos of rare excellence and purity, and Peach and Honey and Fast Mail, also fine cut chewing tobaccos of generally acknowledged merits and salable qualities. The company has a large and efficient corps of traveling salesmen, through whom the most extensive trade relations have been established throughout the United States and Canada, while a heavy export business with China, Japan and Australia has been created and is steadily increasing under the stimulus of demand. The admirable system of business which is rigidly enforced in every department by competent and vigilant superintendents, insures that uniformity and excellence of quality which have rendered the products of John J. Bagley & Company the popular and salable considerations of every prudent tobacco dealer's stock. In its thirty-seven years of existence this house has maintained the most distinguished identity among the leading tobacco manufacturers of the United States, a fitting memorial and perpetuation of the principles and aims of its illustrious founder, the Hon. John J. Bagley, whose eminent services as governor of Michigan and in varied official capacities conferred great honor upon himself and great benefit and enduring blessings to his State and City. The officers of the Company are: J. T. Mason, President; J. N. Bagley, Vice-President; S. N. Hurlbut, Secretary; Geo. H. Hopkins, Treasurer.

ROTHSCHILD & BROTHER.

What can exceed the satisfaction derived from smoking a really good cigar? Comprised in its composition are, first, the material, in the shape of the best and purest leaf tobacco, and second, its manufacture by skilled workmen into the finished product, which emits the grateful smoke, bearing upon its perfumed wings surcease from sorrow and a lessening of the woes which afflict humanity. The product of leaf tobacco of the Island of Cuba has for ages been recognized as the best the world affords for the manufacture of essentially high-grade cigars, a fact which has as much significance to-day as when the mighty secret first became known through the discovery of the American continent by Christopher Columbus in 1492. The distinction of supplying the cigar manufacturers of the



KAUFMAN S. ROTHSCCHILD.

country with the purest and best grade of seed leaf tobacco of foreign and domestic growth has been won and is well and worthily sustained by Messrs. Rothschild and Brother, of Detroit. This house was founded in 1851 by Messrs. Sigmund and Feist Rothschild, and was reinforced by the admission to partnership in 1862 of Kaufman S. Rothschild, a few years ago of Mr. Moses Schott, and January 1, 1889, of Messrs. Louis, Alfred and Harry S. Rothschild. Mr. Feist Rothschild died in April, 1890. As importers of Sumatra and Havana tobaccos, this house has achieved a distinction and prominence which gives it the leading position outside of New York, and constitutes it the leading and most prominent house in the West. It is located at 77 and 79 Jefferson Avenue, with foreign offices at Amsterdam, Holland, O. Z. Voorburgwal 290, and at Havana, Cuba, Prado, 64. The custom duties on leaf tobacco annually imported by them, as per custom house records at Detroit and New York, aggregate \$350,000. A stock varying from 1,700 to 3,500 bales is carried, in accord with seasonable demand, and the firm controls domestic warehouses in New York, Ohio and Wisconsin, while its supplies of Havana and Sumatra leaf are under the direct purchase of resident agents. The administration of the business in Havana tobacco is under the management of Messrs Sigmund and Alfred Rothschild; Mr. Harry S. Rothschild, in the purchase of Sumatra tobacco; Mr. Kaufman S. Rothschild, in the packing of American leaf tobacco, while the official direction in Detroit is under the superintendence of Messrs. M. Schott and Louis Rothschild. Only the best and most critically tested leaf tobaccos are handled by this house, and are guaranteed in every instance equal to sample. As among the great representatives of the leaf tobacco interests of the country and at the West, the most prominent is the long established and sterling house of Rothschild & Brother, who experience the most eminent and the most conspicuous commendation and abundant patronage. The history of this house marks it as peculiarly enterprising; as remarkably attentive to the exigencies of trade and the specific wants of customers, evidenced in its long establishment, and the fact that not one of its patrons has ever known of a case in which the strictest conformity to honorable conduct and business integrity was not employed.

SIGMUND ROTHSCCHILD, senior member of the firm of Rothschild & Brother, was born near Frankfort-on-the-Main, July 1, 1837, where he received his early education. At the age of thirteen he was apprenticed to the wholesale dry goods business, in which he



SIGMUND ROTHSCCHILD.

served for three years, and subsequently for one year as a traveling salesman. To escape being drafted in the military service, he came to America in 1854, landing at New York, where for some time he was engaged in learning the trade of a cigar maker. Coming afterward to Detroit, he secured the cigar stand in the old National Hotel, the present Russell House, where he conducted business for one year. He next rented the building at the corner of Jefferson avenue and Bates street, and engaged in the manufacture of cigars, which he conducted up to 1858, when forming a partnership with his brother, East, who had arrived in Detroit during that year, the firm of Rothschild & Brother was established, the business being removed to the building opposite the Biddle House. In 1862, Kaufman S., another brother, was admitted to partnership. In the previous year another removal had been made to Firemen's Hall, corner Jefferson avenue and Randolph street, where the business was continued up to 1869, to which had been added the importation of smokers' articles. The firm at this time controlled the largest manufactory of cigars west of New York, under the name of the Western Cigar Company. In 1875 the firm changed the business of cigar manufacturers to importers of leaf tobacco and packers of domestic growth, and they are now known as the largest house in this line west of New York, the annual duty paid on imported stock aggregating \$350,000. Mr. Sigmund Rothschild has three sons, Harry and Louis, members of the firm of Rothschild & Brother, and Fred, in the cigar manufacturing business in Chicago. Enterprise and progress are the watch-words which have been kept in view by Sigmund Rothschild, who may justly be classed among Detroit's most reputable and distinguished merchants.

KAUFMAN S. ROTHSCHILD, a younger brother of Sigmund Rothschild, and a member of the firm of Rothschild & Brother, was born at Frankfort-on-the-Main, October 15th, 1838. Coming to Detroit from the place of his nativity in 1862, he joined his brothers in the business of cigar manufacturing. Prior to coming to this country he had been, for seven years, engaged in the flour and grain business at Frankfort-on-the-Main. In 1870 he was admitted to a full partnership in the business, which he has since held. Like his brothers he has exhibited rare abilities of management and discretion and has materially assisted in placing the business in a leading and prominent position.



LOUIS KUTTNER.



AUGUST KUTTNER.

LOUIS KUTTNER & COMPANY.

Louis Kuttner, head of the house of Louis Kuttner & Company, was born at Frankfort-on-the-Main, Germany, April 4, 1817. He was apprenticed when very young to a cloth merchant, serving in that relation until sixteen years old, after which he traveled for two years for a wholesale grocery and cigar manufacturing firm of Frankfort-on-the-Main. In 1865 he came to the United States, locating at Baltimore, where he obtained a position as a general bookkeeper for an oyster and fruit packing establishment. Here he remained for two years, after which he went to Wheeling, West Virginia, establishing himself in the tobacco and cigar business which, after conducting for one year, he sold out, coming to Detroit and engaging in the manufacture of cigars and the business of general tobacco dealer, also handling leaf tobacco in large quantities. In 1882 he abandoned the cigar manufacture, and has since conducted an exclusive leaf tobacco business. In 1887 he admitted his youngest brother, August, to partnership, changing the firm name to Louis Kuttner & Company.

The firm has had a very successful career of business, marked by enterprising and judicious management. As extensive handlers of foreign and domestic leaf tobaccos, they have acquired distinction and prominence and are classed with the most reputable in the country in their special line. The building at 71 and 73 Jefferson avenue is five stories in height, 40x120 feet in dimensions, and affords adequate facilities for storage and the expeditious transaction of the details of the business. Four traveling salesmen effectually represent the interests of the house in its trade territory, which embraces the states of Michigan, Ohio, Indiana, Illinois, Iowa, Mississippi, Minnesota, Missouri, Colorado, Nebraska, and portions of Canada. The annual sales aggregate \$500,000 and are constantly increasing in volume. The conduct of the affairs of this establishment has been signalized by superior abilities and a steady progress. The character of the leaf tobaccos handled is of the best selections and is critically inspected in every instance before being permitted to leave the warehouse. Their importations of Havana and Sumatra leaf are a leading feature of the business and one through which they have derived the greatest satisfaction and profit. The great significance which belongs to Detroit in the cigar manufacture invests Messrs. Louis Kuttner and Company with a name in the relation of leaf tobacco, which has essentially advanced their interests.



W. H. ELLIS.

and placed them in the front rank of leaf tobacco importers and dealers in this country.

W. H. ELLIS,

Corner of Griswold and Fort street, who is so widely and favorably known as the largest jobber of tobaccos and cigars in Detroit, is one of the many Canadian-Americans who has never had reason to regret crossing the border strait of the Queen's domain. Very few native born Americans have achieved such honorable success in business as has Mr. Ellis, and at the same time had such large interests in such extended enterprises as he now owns. Mr. Ellis was born near Toronto, August 3, 1818, and remained there until he was about twenty-four years of age. Then he felt that he wanted to start out for himself, he also felt that the United States was the place to make the start in. So he came to Detroit and entered the store of Theodore Schuermann, the former well known cigar man, where he remained seven years. He then spent four years with Daniel Scotten & Company, where he gained a practical insight into the tobacco business, and a wide experience in the innumerable details, both financial and commercial, that go to make up this branch of Detroit's trade, that has grown to such vast proportions. In 1880 he started in business for himself, where the Hammond building now rears its ten-storied mass, putting one half the capital he had accumulated into the wholesale and retail business, and leaving one half in the bank, a proceeding typical of his sound judgment and excellent management. He has been the exclusive city agent for Daniel Scotten & Company's goods from the time he started in business, and his gratification at their largely increased sales year by year has been second only to that of the firm's. He carries all the high-priced fancy and standard goods in his line, purchasing direct from the most celebrated manufacturers, receiving large shipments from Havana, Cuba, Key West, Florida, New York City, Philadelphia and all principal points, handling no less than 230 brands of fine cigars. All the popular domestic brands of tobaccos and cigars are also in stock, and five years ago he became special agent for the choice Queen Elizabeth. The La Dina, a Key West cigar, named by Mr. Ellis, and manufactured expressly for him, has become one of the best sellers on the market, and gives unalloyed satisfaction to the consumer. He has a constantly increasing state trade, receives an immense number of mail orders per diem, and has one man who travels in the state exclusively for

Key West brands. Two teams and two men are kept busy in the city the year around. In spite of the steady attention that this far-reaching business demands, Mr. Ellis finds time to become identified with a large number of the interests which have been the means of making Detroit what it is—in the line of cities that take the first rank. Mr. Ellis is a stockholder in the Detroit Motor Company, in the Detroit Electric Soap Company, a new enterprise developing most favorably, is President of the Clark Novelty Company, and a Director in the Home Savings Bank. He is pretty heavily interested in the Illinois and Indiana Stone & Coal Manufacturing Company, in the Graham Twist and Drill Company, and in the Felix Mine, Montana, which is making a good showing with rich prospects ahead. He is in the Car Heating Company, of Albany, New York, an immense institution, which heats seven-eighths of all the cars running. He owns stock in the Rogers Typograph Company, the Dominion Typograph Company, the Michigan Company and the International Typograph Company. Real estate has converted him to a believer in its "solid values," and, besides owning a considerable amount of property in Detroit, he owns some soil in Kansas City, Missouri, and Pasadena, California. But all this is not enough for his activities, and he recently became the patentee of Ellis' Household Savings Bank, the popular little metal bank of the "Home," now in such general use. Best of all, Mr. Ellis does not owe a cent, and because he pays spot cash and discounts his bills, has his choice from every market in the United States and Havana, Cuba, that can supply his business. Mr. Ellis is a Mason of the 33d degree and Captain General of Damascus Commandery; is also a member of Grace Church, and still finds time to devote many hours to his family, consisting of two bright children and a wife, to whom he was married in 1878.

EDWARD BURK,

Was born in Germany, October 2, 1836, and came to the United States in 1854 locating in Ohio. He had learned the trade of watch making in Switzerland and followed it in Ohio. He came to Detroit in 1856 and engaged as watchmaker for George Schuler on Jefferson avenue, pursuing that avocation in this house for eight years. In 1861 he purchased a jewelry store at Ann Arbor, and after conducting it for about eight months, sold out and returned to Detroit, engaging with M. S. Smith & Company, with whom he remained for three years. He afterward worked for J. S.



EDWARD BURK.

Conklin for about ten years. In 1855 he and John C. Sullivan bought out Oliver Goldsmith, cigar manufacturer, which was his first venture in that business. Five years later he bought Mr. Sullivan's interest and took in as partners C. A. Rich, J. O. Van Anden and George R. Gross, the firm name being Burk, Rich & Company. In 1888 Mr. Burk succeeded to the business by purchase and has since conducted it as sole proprietor.

He has, by the exercise of enterprise and judicious management, largely extended his manufacturing facilities and secured a profitable trade in the leading Eastern and Western markets. The factory building at 36 Monroe avenue is four stories above a commodious basement and is 20x100 feet in dimensions. The machinery and appliances for manufacturing are of the best and most improved description. A force of 100 skilled hands are steadily employed and the annual output is about 3,000,000 cigars valued at \$120,000. Mr. Burk superintends every department of the business and thus is enabled to guarantee the genuineness and uniformity of his products. Among the leading and most prominent representatives of this industry in Detroit no one is more entitled to the characterization than Mr. Burk, who has ever evinced the most enterprising and judicious conduct of business, and who is recognized among the city's influential and progressive citizens.

HEATING APPARATUS.

MICHIGAN RADIATOR AND IRON MANUFACTURING COMPANY.

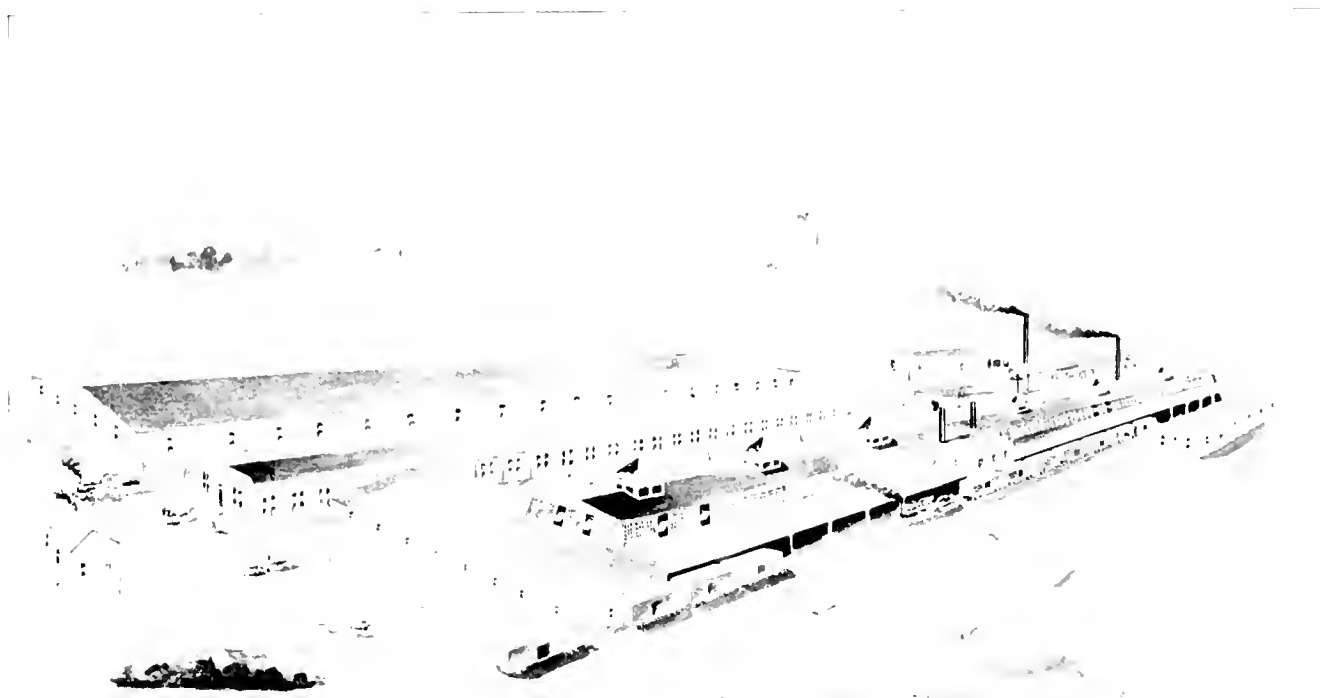
John B. Dyar, President; M. S. Smith, Vice-President; C. Carpenter, Treasurer; C. M. Woolley, Secretary. Manufacturers of Cast Iron Steam and Hot Water Radiators. Factory and Offices, South Side of Trombly avenue, between Russel street and Detroit, Grand Haven & Milwaukee Railway.

Perfection in steam heating is one of the greatest achievements of modern science and the manufacture of specific appliances to insure household comfort and conveniences is one of the leading demands of the present age. This principle has been brought to its highest results by the Michigan Radiator and Iron Manufacturing Company, through the Perfection Radiator. Its superior construction upon the most scientifically exact conditions by which the security of free, unobstructed and large openings for the passage of steam and water is afforded, renders this radiator the most efficient and durable in existence. The character of the loops insures the fullest and most positive heating capacity, and the castings, which



JOHN B. DYAR.

are made from the finest grade of iron by competent and skilled workmen, possess the highest degree of perfection possible to obtain. Another and prominent feature of the radiator is its artistically handsome appearance, its design being highly ornate and modeled upon the acquisition of the most beautiful effects obtainable from the use of different colored bronzes in combination, and which can be made to blend with the complexion of the most elegant and sumptuous furnishings and decorations of the apartment in which it may be placed. The upper portion of the radiator is of faultless construction and gracefully conforms to the general harmony and beauty of the design. The top is flat, unbreakable, and is so con-



MICHIGAN RADIATOR & IRON MANUFACTURING COMPANY'S WORKS.

structed as to prevent the accumulation of dust and dirt. The loops are firmly adjusted and held in place by patent steel screws, which make a permanent joint, and which becomes tighter the longer it remains in place. The Michigan Radiator and Iron Manufacturing Company is the largest industry of its kind in the world; commands an abundant capital; employs 400 hands, and finds a market for its products throughout the United States and the continent of Europe. The plant is the most extensive of its character in the United States, and possesses every requisite in machinery and the most improved appliances for manufacturing. The officers of the Company belong to the great industrial representatives of Detroit, and are prominently identified with the city's material and progressive interests.

JOHN B. DYAR, President Michigan Radiator and Iron Manufacturing Company, was born at Romeo, Michigan, June 26, 1846, where he received his education. His first venture in business was as a dry goods dealer in his native town, in which he was engaged for five years. Coming, subsequently, to Detroit, he became the proprietor and manager of the Detroit Metal and Heating Works, sustaining those relations for thirteen years. In 1888 he developed and organized the Michigan Radiator and Iron Manufacturing Company, of which he is the President and a member of its Board of Directors. Mr. Dyar is one of the Directors of the Commercial National Bank, and is interested in steamboats and various other considerations. He is a member of the various Detroit Clubs and an enterprising representative of the city's forward move to a highly progressive identity.

DETROIT HEATING AND LIGHTING COMPANY.

The largest manufacturers in the country of Hot Water Heaters exclusively, and best known as makers of the celebrated "Bolton," commenced business under this style, in 1888, when it absorbed the Combination Gas Machine Company. In 1887 Messrs. Berry Brothers, principal stockholders in the Combination Gas Machine Company, having become interested in the Heating business, opened negotiations with George Bolton, of Peterborough, Ontario, a heating engineer of over thirty years experience, and owning a boiler of most effective and novel construction. The firm obtained rights for the United States. In the fall of 1887 they set up some sample Heaters in Detroit, and their

in such high regard by the trade and others who have had an opportunity to become acquainted with its merits, that, in the selection of an apparatus, the Bolton is, perhaps, the first in the mind of the purchaser. In Detroit, especially, it has a very strong hold, as its many users and the class of buildings it warms conclusively show. We illustrate, herewith, some specimen residences heated by this system, and the expressions of satisfaction the Company have received from their owners and hundreds of other delighted users of the Bolton can give an idea, perhaps, of the standing of this heater



Residence of W. V. MOORE, Esq., (Moore & Canfield) Detroit, Michigan.
Heated by BOLTON HEATER. Mason & Rice, Architects, Detroit.

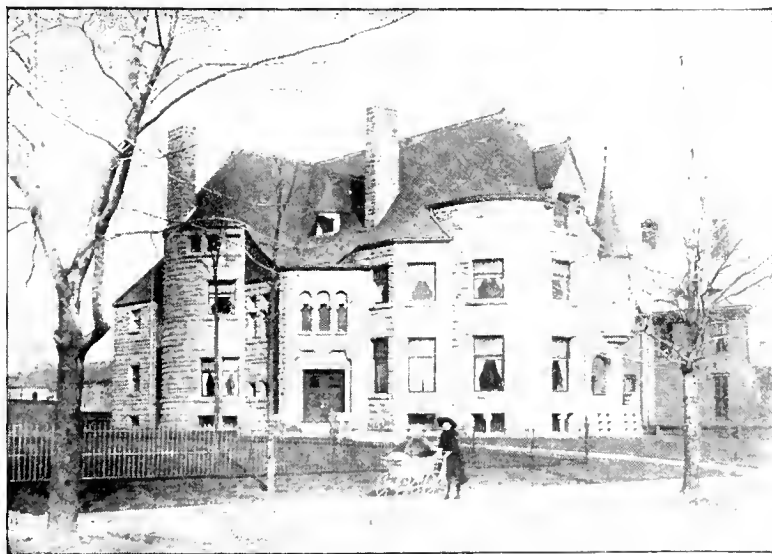
and why it deserves its prestige. Full particulars of the system and methods of the Detroit Heating and Lighting Company, can be found in their handsome illustrated book, "Warmth for Winter Homes," which they send free of charge to any who are interested in the subject of house warming.

The Company's factory and home Office is at the corner of Lieb and Wight streets, where the Combination Gas Machine is also manufactured. This is an apparatus for lighting all classes of buildings remote from the supply of city gas, and is the oldest and most reliable apparatus in the market, having been in use, in many instances, for twenty-five years without a single break or failure. Most of the Grosse Pointe residences are lighted by the Combination Gas Machine and it is almost universally known, machines having been in operation in South America, Australia and the Sandwich Islands for a number of years. A very exhaustive and entertaining description of this apparatus is given in the Company's handsome pamphlet, "Light for Evening Hours," which can be had for the asking. Since the establishment of the business of both the Heater and Gas Machines the Detroit Heating and Lighting Company have established large branches in New York, Chicago, Boston, St. Louis, New Orleans and Dallas, Texas, and in every prominent city in the United States their interests are looked after, and their goods are on exhibition by the leading members of the trade.

The Detroit Radiator Company are extensive manufacturers of Steam Radiators. Their works are located at the corner of Lincoln avenue and Grand Trunk Railway.

PAINTS, OILS, GLASS, ETC.

As applied to our local industries, there are probably few cities of the size of Detroit that possess better facilities for the rapid growth and development of the various arts and manufactures, generally, and, more especially, upon which the trade in Paints, Colors and Oils has a direct bearing and an intimate relation. While our city has many other resources that share in its development, it is an undoubted fact that to its great manufacturing



Residence of WILLIAM H. WELLS, Esq., Jefferson Avenue, Detroit, Michigan.
Heated by Bolton Heater. W. H. Miller, Architect, Ithaca, New York.

manufacture in Detroit was soon after commenced. In 1888 this industry was united with the Combination Gas Machine Company under the name of the Detroit Heating and Lighting Company.

Although not yet five years since the introduction of the Bolton into the United States, the Detroit Heating and Lighting Company have, by reason of the Heater's excellent record in the cold climates of Manitoba and Quebec, and the high degree of satisfaction it has given its many users in this country, placed the Bolton foremost among the many hot water heaters on the market to-day. It is held

interests Detroit owes its remarkable progress. Its extensive Car Works, its Carriage Works, its Bridge and Iron Works, its Linseed Oil Works, its White Lead and Color Works and its various fine and useful Art Works render the commodity, of Paints and Oils a most important feature in trade. The place to manufacture successfully is surely at a point where the raw materials naturally accumulate and are indispensable and in ready demand, or where the supply can be made adequate to the consumption, and *vice versa*, at a point near to or easy of access to the original source of supply, where there is cheap power, skilled workmen, fuel, water or other power, and where the facilities for shipping and marketing the products are ample. Detroit is quite able to furnish all these conditions in an eminent degree. Its noted and extensive Car Works alone consume a no small proportion of these goods, while the house and sign painters require an almost unlimited supply, owing to the growth of our city and its building interests, rendering the commodity of Paint supply among the leading articles of home consumption to say nothing of their demand abroad. This industry is represented by the Detroit White Lead Works, Acme White Lead and Color Works, Boydell Brothers and Peninsular White Lead and Color Works, all of which are noted far and wide as among the most successful of our industries.

WILLIAM REID

Was born in the County of Essex, Canada, in 1812. His education was received in the Canadian schools, and subsequently in Detroit, to which he came first in 1856 and again in 1863. In 1861 he went to Saginaw, Michigan, where he spent one year in a law office, returning to Detroit in October, 1865. On January 1, 1867, he became a member of the firm of William Wright and Company, which was succeeded by Reid and Hills in 1871, and identified as the leading and most extensive dealers in Michigan in Glass, Paints, Oils, Varnishes, Wall Paper, etc. In 1879 Mr. Reid dissolved his association with Mr. Hills, and established his present business, which has been attended with uninterrupted successes. Mr. Reid was the first dealer west of New York to carry plate glass in stock and still maintains that distinction in the relation of being the most extensive and the leading dealer. The new and commodious store now occupied and into which Mr. Reid recently removed is located at 124, 126 and 128 Larned street west, is 50x120 feet in dimensions, and comprises six floors with ample accommodations for storage



WILLIAM REID.



JOHN BOYDELL.

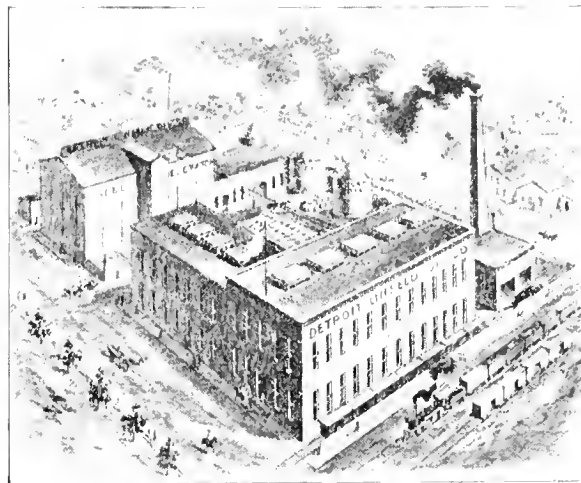
and all other demands of the rapidly expanding and extensive business. It is provided with an elevator operated by an electric motor; also an apparatus for moving heavy glass on and off the wagons, and various other modern appliances and appurtenances. The trade territory extends from Western New York to Ohio, Pennsylvania, Indiana, Minnesota, Wisconsin, Michigan and remote points, and the annual sales aggregate, in value, \$750,000. Steady employment is given to a force of clerks, salesmen, mechanics and porters numbering forty persons. Mr. Reid conducts a retail establishment at 12 and 14 Congress street east, where he carries a full and complete stock of Paints, Oils, Varnishes, Glass, Painters' and Glaziers' Supplies and varied other articles incident to the business. He has a branch house at Grand Rapids which is doing a flourishing trade. Mr. Reid truly exemplifies the prosperous merchant whose industry and enterprise have won for him an eminent distinction.

BOYDELL BROTHERS.

John Boydell was born in Liverpool, England, December 11, 1812, and William Boydell in Stafford, England, February 22, 1819. Their parents came to the United States in 1850, settling near Detroit. A common school education fitted these young men, who were naturally endowed with quick perceptions, for a business career, and John, after serving for several years as a clerk in various stores, secured the position of bookkeeper for James H. Worcester, who at that time occupied the building where Boydell Brothers are now engaged in business. In 1865 Mr. Worcester's business was resolved into the Detroit White Lead Works, and John established the paint business with a stock of painters' supplies on his own account at 100 Randolph street. Just prior to this move William had secured employment with Mr. Worcester in the capacity of shipping clerk, in which he continued until the change was made to the Detroit White Lead Works and the removal of their office, when he became associated with John in the painters' supply business, which they conducted with marked success. William acted as the manager of this venture and John gave his attention to the business in the same line which he had previously established on Randolph street. When John embarked in business for himself he had but \$200 in cash, but he possessed unlimited credit, and during the nine years he conducted business on Randolph street he was eminently successful. Selling out his Randolph street store in 1871, he purchased an interest in the Detroit White Lead Works, the style of the

firm being changed to Worcester, Boydell & Company. William, during this whole period, had been personally conducting the business in which John owned an interest. In 1875 Worcester, Boydell & Company failed and John went to England, where he remained five months. The failure was not occasioned by any neglect or want of energy on John's part, but to the unreasonable and unnatural use of the business capital by his partners. Returning from England in 1876, John formed a co-partnership with William, and they began the manufacture of paints in a small room over Michel's machine shop at the corner of Fort and Beaubien streets. Together they possessed but \$1,000 in cash and the stock of the Congress street store valued at between \$4,000 and \$5,000. They exhausted their cash capital in the purchase of machinery for grinding paints and were placed in an embarrassing position as to finding the way to secure raw material for manufacturing. But a friend in need came to the rescue, and to him Boydell Brothers ascribe the foundation of their subsequent remarkable business successes. This gentleman, Mr. William H. Thompson, President of the Missouri Lead and Oil Company, of St. Louis, Missouri, expressed to Mr. John Boydell, during a conversation about this time his most unqualified commendation in the declaration that he could have any amount of goods he wanted, and such goods as his concern (the Missouri White Lead and Oil Company) did not make, the Boydell Brothers could purchase elsewhere, using his name as reference. To inquiries concerning their responsibility, Mr. Thompson's reply would be: "Sell Boydell Brothers any amount, and if they don't pay, I will." In 1878, Boydell Brothers in order to secure better accommodations for their large and increasing business, removed to the corner of Second and Larned streets. Outgrowing the capacities there, they, in 1880, removed to their present commodious and thoroughly equipped factory and salesroom. The facilities for manufacturing are of the latest and most improved character, and include specially devised machinery and all necessary appliances for conducting the manufacture of paints upon the large scale demanded by the extensive trade relations of the house, which embrace Michigan, Indiana, Ohio and Wisconsin, and which is constantly being expanded under a strong and spirited demand. The buildings now occupied are a large five-story factory, 53x75 feet in dimensions, and an additional structure of five stories, 78x138 feet in dimensions. The offices and salesrooms are at the corner of Bates and Congress streets and the works are located at 39, 41 and 43 Fort street east. A force of thirty

skilled hands is employed and the annual output of products aggregates in value a quarter of a million. The line of products embraces prepared paints, colored leads, zincs, brushes and painters' supplies generally. In the manufacture of paints Detroit is especially prominent and distinguished, and in this relation the house of Boydell Brothers is conceded to be one of the leading and most successful.



DETROIT LINSEED OIL WORKS.

The great fame which attaches to the English family of Boydell and which was chiefly transmitted by John Boydell, who, in 1785, established in London a gallery of paintings in illustration of the noted characters in Shakespearean drama, has been well and worthily sustained by his American descendants, of whom John and William Boydell (Boydell Brothers), of Detroit, have, by their enterprise, energy and undaunted push in business, furnished the most creditable emulations. Their illustrious ancestor, John Boydell, became Lord Mayor of London, but it has been quite as honorable and distinguished that John and William Boydell, in the American Republic should hold as manufacturers the trade of their house has been pleased to accord, a position which distinguishes and naturally ennobles them.

DETROIT LINSEED OIL WORKS.

This industry was established in 1880 and is a branch of the National Linseed Oil Company, having steadily advanced its interests to the occupancy of one of the leading manufacturing identities of the West. The products are Linseed Oil and Oil Meal, for which a large demand has been created east of Lake Michigan. The facilities for manufacturing are of the best and most modern description. The mill building occupied, corner of Lieb and Wight streets, is 75x100 feet in dimensions, and the seed house, 50x50, which, with oil store sheds, afford ample accommodations for their extensive business. The annual output is large and the trade is of constant expansion under the influence of increasing demand. The Offices are at 23 East Congress street, near Woodward avenue.

PENINSULAR WHITE LEAD AND COLOR WORKS.

President, R. P. Williams; Vice-President and Manager, O. D. Goodell; Treasurer, J. S. Farrand Jr.; Secretary, A. S. Brooks; Auditor, H. C. Clark. Manufacturers of Fine Colors, dry and in oil, Mixed Paints and Painters' Goods generally. Factory and Offices, corner of Lieb and Wight streets. Among the most prominent and important manufacturing institutions of Detroit, and one which has, since its foundation, been invested with the highest claims to recognition and patronage by reason of the exceptionally salable character of its products, is the Peninsular White Lead and Color Works, established by Farrand, Williams & Company, in 1886. It has since been conducted as a separate and distinct industry and has so advanced its trade relations as to embrace every section of the United States from Maine to California. The factory buildings cover an area of 150x250 feet, with large area for increase, etc., and are substantially constructed of brick, the main building has three stories and the supplemental structures, one



WILLIAM BOYDELL.

story in height, with underlying basements designed specifically to meet the fullest demands of the business in all of its varied details. The factory is completely equipped with the most improved modern machinery and appliances, affording facilities for manufacturing unsurpassed in the country. The annual output of colors, paints, and painters supplies represents a value of \$150,000, and the demand is so constantly increasing as soon to necessitate additional facilities to properly supply it. The Company is composed of some of Detroit's most distinguished and influential citizens whose ambitions are directed to the city's occupation and improvement of general commercial resources. The capital stock is \$100,000 and \$200,000 is under safe investment by the Company. A large force of skilled hands are given constant employment and every department is under the rigid direction and scrupulous management of capable and practical superintendents. Detroit possesses in this establishment a most valuable auxiliary and one which through its enterprising direction commands for the city in its special products the most generally recognized distinction and trade sustenance.

OLIVER D. GOODELL, General Manager and Vice President of the Peninsular White Lead and Color Works, was born at Cambridge, Mass., January 29, 1833, and was sprung in the family line from which Oliver Cromwell the Protector of England under the Commonwealth emanate. The sturdy character of his illustrious ancestors was committed to him and the manner of its emulation is shown in the following sketch. During his early years he removed with his parents to Salem, Mass., where he attended the public schools, graduating from the noted Salem High School at the age of 15. During the six years succeeding, he was in his father's blacksmith shop, and subsequently accepted a position in the Globe Locomotive Works at South Boston, where he continued until 1855, when he went to California, locating at San Francisco where he became engaged in the business of repairing steamship machinery. Returning to Boston in 1860 by way of the Isthmus, he resumed his former connection with the Globe Locomotive Works in the relation of erecting naval engines. He erected engines in the Housatonic and other noted ships of the United States Navy. In 1861 he was appointed Assistant Superintendent of the St. Louis Lead and Oil Company of St. Louis, Mo., which position he filled with signal ability and credit until 1868. He subsequently became interested in various enterprises at Elmira, N. Y. In 1871 he was recalled by the St. Louis Lead and Oil Company to act as



OLIVER D. GOODELL.

Superintendent, continuing in that relation until 1875, after which he became again associated in the paint and oil business at the East. In 1881 he accepted the position of Superintendent of the Alston Manufacturing Company, of Chicago, remaining until September, 1889. Failing health at that time demanding absolute rest, he went East and spent some time in revisiting old friends and the scenes of his boyhood. In October, 1889, he was induced to accept the management of the Peninsular White Lead and Color Works at Detroit, where he has since been instrumental in largely aug-

menting the interests of the business through his practical knowledge of its varied details. Mr. Goodell possesses in a remarkable degree the qualities and characteristics which fit him for the position he occupies and which he has invested with the most eminent distinction. He had a son who inherited his father's capabilities, who was the Superintendent of the manufacture of paints and varnishes for the John W. Masury and Sons Company, of Brooklyn, N. Y., a position which he filled with distinguished zeal and efficiency. Mr. Goodell was married at Salem, Mass., and had three children, one son and two daughters. One of his daughters is the wife of Mr. E. A. Crozier of the staff of the New York World. His brother, Abner C. Goodell, Jr., is the author of a compilation of the Province laws of Massachusetts, published in several volumes and generally recognized as a valuable contribution to the legal history of that state. In all of his relations, Mr. Oliver D. Goodell has exhibited the strong phases of character which attach to his exemplary progenitors and is a creditable representative of them as well as of the city which is the home of his adoption.



PENINSULAR WHITE LEAD AND COLOR WORKS.

BOOTS AND SHOES.

Shoes and foot wear are so essentially promotive of man's comfort and protection from incident natural foes as to have determined, under the inexorable demands of civilization, excellence of material, as well as skillful and artistic facilities for their proper manufacture. Boots and shoes express as potently as any other consideration of human demands for clothing the human form the extent to which custom decrees that fashion shall be obeyed, and their fabrication to conform to this imperative exaction has severely taxed the ingenious inventions and corresponding abilities of the manufacturer. In the United States, prior to 1866, the manufacture of boots and shoes had been almost exclusively confined to the New England States, following the natural inclination of the people who had originally instituted the several principles of manufactures which have since been so remarkably followed by the handy and enterprising pioneers of the West.

PINGREE & SMITH.

The pioneer boot and shoe manufactory of the West was founded at Detroit by Messrs. Hazen S. Pingree and Charles H. Smith in 1866. Despite the untoward influences surrounding their venture—the ostensibly unsurmountable competition of the old established Eastern manufacturers and the great difficulty involved in procuring skilled labor—these enterprising and undaunted men overcame all obstacles and established a business which has steadily grown and which to-day in point of products, reputation and distinction, is not excelled by any similar industry in the whole country. Such a record bespeaks the careful, consistent and critical management, so vitally necessary to the continued successes, which have marked the history of the house and which constitutes it the leading representative of its kind in Detroit and at the West. A fact which belongs to the credit of the house of Pingree & Smith is that within their entire administration of twenty-four years they have never accepted a chattel mortgage, their system of collections having been brought to the greatest degree of perfection through their rare circumspection in making customers. Upon their annual sales aggregating over one million dollars the uncollectible accounts have not for many years shown a higher average than three tenths of one per cent. The product of the manufacture comprise a full assortment of hand-sewed, hand-welt, hand-turned, Goodyear sewed,

**F. C. PINGREE.**

McKay sewed and standard screw, in the finest and medium grades of ladies', misses', children's, men's, boys' and youths' shoes and slippers, and to secure the highest types of excellence in each separate line, distinct forces of workmen and superintendents are employed in the various departments. Since 1883, when Mr. Charles H. Smith severed his connection, the firm has been composed of Messrs. Hazen S. and F. C. Pingree and J. B. Howarth. It is fitting to instance herewith some account of the personal history of these sterling representatives of an industry which enjoys a supremacy and is recognized as the most extensive of its character in Detroit as well as being among the most distinguished in the country.

HON. HAZEN S. PINGREE, Mayor of Detroit and senior member of the firm of Pingree & Smith, was descended from Moses Pingree, who emigrated to Massachusetts in 1640, settling at Ipswich in that state. In 1780 the family spread out its branches, one of them locating at Rowley, Mass. and another at Georgetown, Mass. Hazen S. Pingree was born on his father's farm at Denmark, Maine, in 1840, and in his earlier years was engaged in agricultural labor. He owes to this source his strong physical constitution and splendid vitality. His limited early education was derived from the common schools, and at the age of fourteen he was apprenticed to the trade of shoe cutter at Hopkinton, Mass., continuing at work in that relation until the call for troops in 1862, when he enlisted to complete the quota of 47 from that Hamlet, joining Company "F." of the First Massachusetts Heavy Artillery. He was on several occasions taken prisoner and bore confinement at Gordonsville and Lynchburg, Virginia and Salisbury, N. C., being subsequently removed to Andersonville and the stockade at Millen, Georgia, from which he effected his escape. Coming to Detroit at the close of hostilities, he became engaged as a salesman with the boot and shoe house of H. P. Baldwin & Co. of that city, but soon afterward became associated with Mr. Charles H. Smith in buying produce for the Eastern market. Mr. Pingree, in 1866, bought the fixtures of H. P. Baldwin & Co's shoe factory and entered into partnership with Mr. Charles H. Smith. At this time their combined capital did not exceed \$1,500 and they only employed eight hands. The sales of their products for the first year amounted to nearly \$20,000. In 1883, Mr. Smith retired from the firm, and Messrs. F. C. Pingree and J. B. Howarth were admitted to partnership. The business has had a phenomenal growth

**HAZEN S. PINGREE—MAYOR.**



J. E. HOWARTH.

and to-day ranks with the largest in the country. Steady employment is given to 1,000 hands and their products aggregate 3,000 pairs of shoes per day. Mr. Pingree had always been averse to seeking political honors, and not until he was persistently urged to accept the nomination for Mayor in 1889, beyond his continual protests, would he consent to make the run for that office to which he was elected by a large majority. This position he has ably and conscientiously filled and largely to the benefit of the city in various ways. Mr. Pingree is a member of Detroit Post, No. 381, G. A. R., and of several social and athletic clubs. He was married in 1872 to Miss Francis A. Gilbert, of Mt. Clemens, Michigan, and two daughters and a son have blessed their union. He is a regular attendant of the Woodward Avenue Baptist Church, and in all of his relations has ever maintained an incorruptible integrity and an unblemished character.

E. C. PINGREE, a brother of Hazen S. Pingree, and a member of the firm of Pingree & Smith, was born at Denmark, Maine, in 1818, but removed with his parents to Hopkinton, Mass., in his early youth. He came to Detroit in 1868 and took charge of the manufacturing departments and designing of styles and patterns, a relation he has since ably and meritoriously sustained. He became a member of the firm in 1883 and has labored assiduously in the interest and advancement of its business. Mr. Pingree is a trustee in the First Congregational Church and a Director of the City Savings Bank, of Detroit. He is an exemplary citizen, a faithful factor in his business, and a man whose aims and ambitions are always pledged to the advancement of Detroit in the surest and most prosperous ways.

J. P. HOWARTH, member of the firm of Pingree & Smith, was born in 1858 at Granitoville, Mass., and came to Detroit in 1875, taking a position in the office department of the house of Pingree & Smith. He was admitted to partnership in 1883 and has general charge of the office work, a position he has invested with the most signal merit and eminent distinction. Mr. Howarth possesses the most conspicuous executive abilities, and his superior management of detail in the office department has essentially contributed to the marked success of the great house of Pingree & Smith. He is a vestryman and the treasurer of Emmanuel Episcopal Church and a member of the Executive Board of the Merchants' and Manufacturers' Exchange, of Detroit. Mr. Howarth is a man in whom

are blended the most sterling characteristics of head and heart; a ripe judgment, and a tireless devotion to duty.

SNEDICOR & HATHAWAY.

Manufacturers of Boots, Shoes, Packs, Moccasins and Hunting and Sporting Goods, 124 and 126 Jefferson Avenue. This firm originated at Tecumseh, Michigan, in 1872, and removed to Detroit in 1880, since which time it has had a remarkable successful business career due to exceptionally high character of products and a judicious and conservative management of details. It justly takes a meritorious rank among Detroit's leading and prominent manufacturing industries. The line of products embraces men's custom boots and shoes in calf, kip and grain, lumbermen's and log drivers' boots, moccasins and hunting and sporting goods, for which has been acquired an extensive trade in Michigan, Ohio and Indiana, and other sections as far west as the Missouri river. The record of house has been one of continuous advances, and during 1887 it augmented its trade by fully thirty-three and one-third per cent., an accomplishment which was surpassed in 1890 by an increase of one hundred per cent. over the previous year. In addition to the products of the firm in the various lines represented, a large and well selected stock of the manufactures of noted eastern houses is carried for which an extensive and profitable trade has been created. The marked successes which have been secured by Messrs. Snedecor & Hathaway have been due not alone to superior quality of products, but to the management of details and the valuable assistance of the clerical force and the representative traveling salesmen.



SNEDICOR & HATHAWAY'S BOOT AND SHOE FACTORY.



C. M. SNEDICOR.

Perhaps no manufacturing institution of the great West has had a more notable and a more prosperous career and none more entitled to the distinction of being eminent commercial factors. The firm has throughout its business history maintained a conservative and progressive policy and has steadily and surely won its way to the prominent and leading position it occupies which invests it with an identity in the trade alike honorable as distinguished. In the relation of hunting and sporting goods there have been acquired exceptionally high grade products and extensive sales over the great range of territory controlled by the house. A large number of skilled workmen are given constant employment and the annual output of the factory represents a value of \$250,000. The building used for manufacturing purposes is five stories above a commodious basement and is 50x125 in dimensions. It is thoroughly provided with new and improved machinery and appliances especially adapted to the nature of the products and has a capacity of 1,000 pairs per day. The reputation of these goods is very high and dealers find in them profitable considerations. This firm is among Detroit's influential and enterprising manufacturers who have distanced competition and established for their products a large and constantly expanding sale through the districts covered by their traveling salesmen. In this species of manufactures as great skill and precision are required as in any other relation, as well as a management and direction of incumbent essentials consistent with enterprise and conservatism. In all of these particulars, Messrs. Snedecor & Hathaway have achieved a remarkable proficiency and afforded an example fraught with the most pronounced and most satisfactory success. To such trade factors as these Detroit owes its present rank as a great manufacturing center, as being of the men who have accomplished the the most established memorials of progress and trade elevation. Mr. C. M. Snedecor, the sole proprietor as successors to the business established by Snedecor & Hathaway, has carried the full responsibility and worthily continued the great interests involved. The firm moved to their present building May 1st, 1891 and have fitted out a model factory. It is one of the strongest and handsomest buildings in the city.

H. S. ROBINSON & COMPANY

Manufacturers of fine shoes and wholesale dealers in boots, shoes and rubbers, No.'s 99 to 105 Jefferson avenue and 268 Congress

street, corner Fifth. This house was established in 1865 with H. S. Robinson as junior member of the firm and after some changes in partnership relations has been resolved into its present firm name. The individual names of the firm as now constituted are Messrs. H. S. Robinson, Charles E. Smith and Richard G. Elliott. The extensive storage and sales-rooms in their imposing building on Jefferson avenue afford every requisite convenience and accommodation for the varied details of the business. The building, which is the new Palms block is situated at the corner of Jefferson avenue and Shelby street and is one of the handsomest, most substantial and massive structures in the city. The west half of the block from No.'s 99 to 105 has a frontage of seventy-six feet on the avenue running back 100 feet and is five stories high with a basement. These spacious quarters are occupied exclusively by H. S. Robinson & Company, who require the entire room for there extensive business. The basement which is a splendid storeroom twelve feet between joists, is used for the rubber department for which it is admirably adapted. The firm have the general agency for the celebrated Candee Rubber Company's goods and do a very large business in the whole line of rubber footwear, handling several lines of second and third quality grades in addition to their specialty of the Candee goods. The first, second and third floors are used entirely for offices, sample rooms and salesrooms. The offices situated on the first floor are very spacious and attractive and are furnished with every convenience and modern improvement that can assist in the rapid transaction of the business. The upper floors are devoted to storage and at times are insufficient for the large and varied stock. The Factory, 268 Congress street west, is fully equipped with entirely new machinery and all the appliances of the latest and most improved description for the manufacture of fine shoes. The firm make a specialty of manufacturing fine hand turned, hand sewed



H. S. ROBINSON & COMPANY'S FACTORY.

and hand welt, together with the higher grades of machine sewed work, using only high grades of stock, and employ none but skilled workmen, many of whom have been in their employ for the past fifteen to twenty years. The manufacture of high grades of fine shoes will be pushed stronger than ever before and some new specialties are being constantly introduced. The firm also control an extensive wholesale trade in boots and shoes of every description known to the trade, for which they find ready sale in the leading western markets. The business has constantly grown into its present extensive proportions, and the annual out-put now aggregates in value over \$800,000 and embraces as a trade territory, the states of Michigan, Ohio, Indiana, Iowa, Kentucky, Minnesota and Wisconsin, in which the interests of the house are effectually maintained by a corps of twelve traveling men most of whom have been identified with the house for many years and all control a valuable trade in their respective sections. The firm take great pride in the character of their representatives on the road. The most thorough system is enforced in every department of the business, and the reputation and popularity of the house have been of uninterrupted continuance. The members of the firm are prominent in the list of Detroit's distinguished trade factors, who have essentially contributed to the city's elevation in general commercial and industrial relations.

RICHARD HENRY FYFE.

Descending from a long line of Scotia's sons is found the name of the noted shoe merchant, Richard Henry Fyfe. His grand-



R. H. FYFE.

father, James Fyfe (the name so spelled in his day) came to America one year previous to the Revolutionary war in which he served with the colonial forces. He married Elizabeth Strong and soon after moved to Salisbury, Vt., his wife coming from one of the most distinguished New England families. Several of his descendants were noted in science and literature. He died January 1st, 1813, leaving seven children, the youngest being Claudius Lycius Fyfe, who was born January 3rd, 1798. His early life was devoted to agricultural pursuits, later in the leather and tanning business. In 1837 he emigrated to Michigan, soon after he returned to New York from whence he eventually settled in Michigan; his last days being spent in Hillsdale, at which place he died in 1881. His wife's death occurred in 1848. Six children survived them, all being girls excepting the youngest, the subject of this sketch, who was born at

Oak Orchard Creek, Orleans County, N. Y., January 5th 1839. After his parents had returned to Michigan, Richard Henry Fyfe, was placed at School at Litchfield but at the early age of eleven was obliged to begin the battle of life for himself, becoming a clerk in a drug store in Kalamazoo and subsequently at Hillsdale. Always studiously inclined, he rapidly arose and developed the sterling business qualifications which have been the foundation of his success. In 1857 he came to Detroit entering the employ of T. K. Adams, dealing in the shoe trade where he remained about six years; afterwards serving with Rucker & Morgan in the same line. In 1865 he purchased the business of C. C. Tyler & Co, who had succeeded T. K. Adams, their establishment being then located at their present place of business viz: Fyfe & Co's down store 101 Woodward ave. After several struggles with reverses and strong competition he has now reached the possession of one of the finest establishments in the west. In 1881 he bought out the shoe trade of A. R. Morgan successor of Rucker & Morgan located at 106 Woodward avenue; from that date to 1885 conducting a branch at that station and later opening a new store at 183 Woodward avenue, where two years of increasing business forced them to add an extension of 185 Woodward avenue. A year and a half later they added the basement bargain department in the north side and again were obliged to extend the basement to the south extremity. They employ at both establishments over 200 assistants. Mr. Mark B. Stevens has been a partner in the business with Mr. Fyfe since 1873, and under the skillful management of these gentlemen and their staff, they have attained an enviable reputation in the important branch of their industry and control one of the most extensive custom and retail establishments in their line of trade. Mr. Fyfe is vice president of the Citizens Savings Bank, president of the Woodward Avenue Improvement Association, director of the Brush Electric Light Co., trustee Detroit College of Medicine and interested in various other business enterprises.

A. C. MCGRAW & CO.

This establishment dates from 1832 and was founded by Mr. Alexander C. McGraw who still continues at the head of the house. The other members of the firm, as now existing, are Samuel G. Caskey, Wm. A. McGraw, Thomas S. McGraw and Frederick W. Broad. The building used as a factory is six stories in height, 88x110 feet in dimensions and is thoroughly equipped with modern machinery and appliances for manufacturing on the large scale required by the extensive nature of the business. The daily output is fourteen hundred pairs of boots, shoes and rubbers. The annual sale of these goods represent a value of about \$1,000,000. The trade territory embraces the western and southwestern states, as far as Washington west and south as far as Kentucky. This house has had a career extending over half a century, marked by abundant success and conservatism and enterprise in the management of its affairs. The members of the firm are acknowledged as among Detroit's most influential citizens, ever ambitious to advance leading commercial interests and general prosperity, in the achievement of which they have proven earnest and progressive factors.

H. P. BALDWIN 2nd & COMPANY are extensive manufacturers of Boots and Shoes at 11 and 43 Woodward avenue

REAL ESTATE.

Shortly after the fire which destroyed the City of Detroit in 1805, Congress passed an act giving to the city all that tract of land known as the Governor Judges' Plan and ten thousand acres besides. The ten thousand acres constitute what is known as the Ten Thousand Acre Tract, and the land on either side of Woodward avenue generally called the Park Lots. The old residents of the city were permitted to select lots in the new plan in exchange for those owned or occupied by them prior to the fire. The remaining lots and the ten thousand acres were to be sold and the proceeds used to build a court house and jail. The inhabitants were quick enough to select their donation lots but when it came to the sales little progress was made.

A great auction sale of real estate took place March 6, 1809 when the Park Lots were sold. All the land between Sprout and Henry streets, Woodward and Cass avenues, sold in one parcel to

Solomon Sibley for \$123.52. On the same day John R. Williams purchased the entire tract of land lying north of Adams avenue and extending about one hundred feet north of Montcalm street and reaching easterly from Woodward avenue to the Brush farm line, for \$188.75. In fact the entire tract of land reaching from Adams avenue to a short distance south of the railroad crossing, bounded on the westerly side by Cass avenue and on the easterly side by the Brush farm including all of the Park Lots was that day sold for \$1,882.09.

The war of 1812 came on; Detroit was surrendered to the British, and after its evacuation money was scarce; few new people were coming to the west; no produce was raised for exportation—indeed much was imported; furs were about the only exportation. Navigation was by sail boats; travel by horseback or on foot—no roads—no real estate could be sold because there were no buyers. The jail was not built until about 1818, and the Court House not until about 1823.

A large portion of the lands in the Ten Thousand Acre Tract were taken by Thomas Palmer and David C. McKinstry as payment on the contract for erecting the Court House, but the final transfer of something over 5,500 acres was not made until 1829.



C. M. BURTON.

As early as 1817 an attempt was made to dispose of some of the government lands but the result was not satisfactory. The monetary depression of 1818 and subsequent years was followed by a gradual increase of business in all directions. The steamboat Walk-in-the-Water, was followed, after its disaster, by the Superior, and then shortly by other steamers until a daily line was established between Detroit and Buffalo. The Erie canal had been opened and railroads were being talked of, though few knew what a railroad was. It was seriously proposed to make a canal across Michigan, using the Rouge, Grand, Calumazoo (as it was then spelled) and St. Joseph Rivers for feeders.

In 1835 and 1836 everybody seemed to have taken the "Western fever" and during the summer months of those years one thousand strangers landed each day in this city. The state was growing in population and decreasing in size. The settlement of the "Toledo war" question had taken Toledo from the state and the entrance of Michigan into the Union had deprived us of all territory west of Lake Michigan, except the upper peninsula, not then very populous. A constitutional convention had been held and a demand made of

the general government to make Michigan a state, and thereafter she acted as a state—electing her own governor, senators and representatives. In our Legislature it had been proposed that the state should bear the name of Huron and that the present state of Wisconsin (or as it was sometimes spelled Onisconsin) should bear the name of Michigan, but the proposition was defeated.

In 1836 Chicago had 3,279 inhabitants and Detroit 6,927. Real estate dealers went wild—not only on city property but on farming lands. The *Detroit Journal* of June 10, 1835, says:

"Buying and selling is the order of the day. Our city is filled with speculators who are all on tip toe. Several snug fortunes of from \$10,000 to \$20,000 have already been made. Gov. Cass has disposed of the front part of his farm, as far back as Larned street for \$100,000," and on the 17th it says: "real estate is advancing in this city beyond all precedent."

The Cass farm had belonged to the Macomb family and was purchased by Gov. Cass in 1816 for \$12,000, but there were many outstanding titles in the various heirs and it was not until about 1830 that he considered his title perfect and ready to be put on the market.

In 1835 a syndicate, composed of DeGarmo Jones, Augustus S. Porter, Oliver Newberry, Eurosas P. Hastings, Henry Whiting, Shubael Conant, Charles C. Trowbridge, Elon Farnsworth, Henry S. Cole and Edmund A. Brush, purchased the whole Cass farm front, south of Larned street, for \$100,000, giving Mr. Cass their mortgage and bond for the full amount. They at once platted the land and put it on the market. Gov. Cass also platted other portions of his farm and sold them at auction a few days later.

On the 15th of July, 1835, the *Journal* says: "The Cass farm cost the present owner \$12,000, nineteen years ago, and within five years the farm of nearly 500 acres has been offered for \$36,000. At the recent sales, less than twenty-four acres have been sold for \$168,000. Another sale took place on Thursday last, consisting of seventy-five acres on the Gov. Porter farm, two miles below the city, which sold for \$19,340. The whole farm contains 350 acres and was purchased within two years for less than \$6,000." A village plat—called Belgrade—was laid out on the River Road just east of the River Rouge Bridge and just west of Delray. This was owned by Henry M. Campbell (father of the late Judge James V. Campbell) and Levi Brown. This village has so completely dropped out of sight that it does not appear on any modern map, and few people know even of its existence. Another village called "Cassandra" was platted by the late Judge B. F. H. Witherell. "Cassandra" was eight miles north of the city and occupied land which has again been recently platted into village lots, but for years it has been cultivated as farm lands, deserted by those who purchased in the wild times of '36. As an inducement to purchasers, Mr. Witherell advertised that an abundance of iron ore had been discovered in the immediate neighborhood of Cassandra, and work could be given to all purchasers, as miners. Cities and villages spring up all over. The city of Flat Rock, the city of Gibraltar, and many others, only to be found now in the recorded plats in the Registry office.

Then came the first mutterings of the distant storm. One day the paper said: "The eastern money market is very tight, showing the results of the extravagant dealings in land." A few days later the result was shown in lesser sales here; then those holding encumbered lands sold for what they could get—then came the crash and the little real estate dealers were forced to dispose of what they had or the sheriff would sell them out. The syndicate that had purchased the Cass farm front, surrendered up their rights to Gov. Cass, probably all of them poorer for the operation. Michigan was a state, but the times were dull—and business had to build itself up again as it had in the years succeeding 1818. Again one advance after another was made until 1856. There were nearly ten times as many subdivision plats filed in the Register's office from 1851 to 1856 as there were from 1857 to 1864. The city had greatly enlarged its area in 1857, but nothing could prevent the certain result of that over speculation that had preceded. There are many citizens in Detroit who remember the utter stagnation of business that followed 1857. But the real estate business, as well as trade in other departments, began to increase greatly after the war, and in 1872 and 1873 we went wild again on real estate speculation. Every

office obtainable on Griswold street was occupied by a real estate dealer. Everybody, who could find nothing else to do, seemed to turn his attention to the purchase and sale of real estate. The preceding eras of exaltation and depression seemed to have left no impression on them. Land sold for more per acre in 1873 than can be obtained for it to-day. Then came the revolution and the disasters—the mortgage foreclosures—the eviction of those holding under contracts—the closing of the shops and factories—the long years of waiting for the tide to turn—then came the turn. My recollection is that the large sale of land by Mr. Charles B. Lothrop as administrator of the Theodore J. and Dennis J. Campan estates, in 1878, was the first indication of the upward change. The real estate he sold at auction went, as we deem it now, very low, but for the times, he got good prices and the tendency from that moment was upwards.

Since 1883 I have made an annual statement of the amount of real estate sales as shown by the County records, and the amount is as follows:

1883	\$ 9,880,383
1884	9,280,026
1885	10,386,916
1886	11,649,208
1887	11,601,460
1888	12,627,020
1889	15,557,791
1890	20,730,773

C. M. BURTON

CLARENCE M. BURTON was born November 18, 1853 in the mining regions of California, where his parents had gone to get cured of the "gold fever." His parents brought him with them to Hastings in this state in the year 1855, where they still reside. After passing through the Hastings high school he entered the literary department of the University of Michigan in 1869, but did not graduate in that department. He graduated from the law department in the spring of 1871 and immediately came to Detroit and entered the law office of Ward & Palmer, devoting his time almost exclusively to the examination of land titles. The experience thus obtained and the researches made by him in the abstract office (of which Mr. Ward was part proprietor) qualified him for the active work of abstract making, and it was no new work to him when he obtained active, working interest in the Wayne County Abstract office in the spring of 1883. A year later he took the exclusive con-



WILLIAM Y. HAMLIN.

trol by buying out the interest of E. C. Skinner and has remained at the head of the institution since. He has made himself familiar with the history of the city and is an ardent collector of all materials which the nature of his business as an examiner of titles would interest him, books of travel and history relative to the city and state, documents and unpublished manuscripts of like historical character and maps and plans of the city and the river, some quite rare and of value in such connection. The abstract office of Mr. Burton is the largest in Michigan and, outside of Chicago, is one of the largest in the West, and for completeness is probably not excelled anywhere.

W. W. HANNAN.

Has had his hand on the lever labeled "push" about as often as any man in Detroit, and certainly no one has helped the city to "forge ahead" in the matter of building, and in the direction of general and decidedly apparent improvement, more than he. It is quite likely that a part of his unquenchable activity is due to the fact that he first gazed upon this land of the free on July 4, 1854, in Rochester, New York, a day claimed by the small boy as peculiarly his own, and one well calculated to give a youth appearing on that star-spangled day the liveliest kind of a reception. Everybody gets a lively reception who goes to see him at the Hannan Real Estate Exchange, 153 Griswold street. As he talks to you, his superfluous energy flows out at his fingers' ends, for he draws quite presentable pictures while his brain is working, and his lips detailing some interesting transaction in his line. But his handiwork does not detach his attention or dissipate his forces, as is so often the case, and when through talking, every sense of the man is alert and ready to be concentrated on a "big deal." Though born in New York, he is essentially a Michigan man by force of education and inclination. He came to Dowagiac with his parents when only two years old, and after graduating from the high school there took a preparatory course at Oberlin College. Entering the University of Michigan in 1876, he took his degree of B. A., then graduated from the department of law in 1883. As can be imagined by those who know him, he took his vacations working. When quite young he gathered in the pennies by selling pop corn and lemonade, and during his college vacations conducted with some other collegians, a series of railway excursions, which proved very popular and successful, and where really the nucleus for the extended system of summer



W. W. HANNAN.

excursions for which the various points of Michigan are noted. He found time to gain considerable fame among athletes as a sprint runner, and was enrolling and engrossing clerk of the House of Representatives in the winter of 1881-83. In 1883 he started in professional life as a lawyer, but this was too slow for him, and he soon found his natural vocation in the real estate business, which has developed to an extent far beyond his most sanguine expectations. He was first connected with the firm of Hannan & Snow in the Bull block, Snow doing the outside work. Then Hibbard Baker had a subdivision on Woodward avenue which he wanted worked up, and he gave Mr. Hannan permission to use an unlimited quantity of printers' ink. This was his opportunity and he improved it. When Mr. Waterman died in 1885, his business naturally fell into Hannan's hands and this has more than doubled from year to year since. To enumerate all the great realty in which W. W. Hannan has been engaged would be tedious; but among the largest may be mentioned the Hammond building deal, representing nearly \$1,000,000. Another was the property of the Unitarian church and Mrs. Menzie's, costing \$125,000, the \$30,000 site purchased by Mrs. Hammond for the University building, and \$125,000 for the new Hudson building. He has also closed a deal for 300 acres to a syndicate of city railway men; terms private. He induced E. W. Voigt to buy 116 acres on Woodward avenue, opposite the four mile house, for \$42,500, on which he could clear \$250,000 at any time if he would sell. The Hannan Real Estate Exchange has a commercial insurance department comprising several of the best companies in the world, which is rapidly growing under the management of E. W. Porter, and promises to be one of the most useful factors in the real estate business of the city, the two seeming to be naturally connected in interests. It also controls the largest renting department in the business of the city, has from 500 to 1,000 acreage in subdivisions, and is connected with twenty or thirty syndicates. Mr. Hannan is a member of Chi Psi college fraternity, which numbers Senator Palmer, Don M. Dickinson and other prominent Michigan men among its members. He is a member of the Michigan Bowling Club, Detroit Club, Rushmere Fishing and Shooting Club, is a stockholder in the City Savings Bank, Peninsular Savings Bank and American Savings and Loan Association. The Hannan Real Estate Exchange has recently enlarged its quarters so that with its present conveniences it is the best fitted office of its kind in the city. This Exchange is consid-



HOMER WARREN.

ered an authority on values in all portions of the city, as was well illustrated in the condemnation proceedings of the Union depot, in which the services of this agency were in constant demand. Investors desiring to place their moneys where they will surely be safe and at the same time yield them a large percentage, will find in this Exchange all they can desire. Home seekers who are desirous of placing their hard earned savings so that they may enjoy their old age in peace and happiness need have no fear of putting themselves into the hands of this Exchange where they will have the advantage of the many years' experience of its proprietors, with the benefit to result from their tact and extensive dealings. A department of this firm to which we wish especially to draw the reader's attention is its renting department under the management of Mr. Thomas B. Goodwillie, who is also cashier of the Exchange. One needs only to meet this employe to learn with what kindness, courtesy and painstaking he meets every want of the applicant for information. Persons owning houses, stores or real estate of any kind will save many times the small fee asked by the real estate broker by leaving the same in his hands for general care and superintendence. For the collection of rents, payment of taxes with prompt remittances of revenue etc. is a desideratum for which landlords long have sought.

HAMLIN & FORDYCE.

WILLIAM Y. HAMLIN, senior member of the firm of Hamlin & Fordyce, was born in Marshall County, Mississippi, December 9, 1846 and was educated at Memphis, Tennessee and the St. Louis University. After leaving school, he entered the First National Bank of Memphis as discount clerk, becoming receiving teller, then paying teller. He remained here for eight years and became cashier of the Emmett Bank of Memphis. Subsequently he engaged for two years in the cotton trade at Memphis. In 1880 he came to Detroit as manager of the Godfrey estate in which his first wife held an interest. He has since made his home in Detroit and has devoted his attention to the Management of the Godfrey estate and extensive building and real estate operations. In 1886 he established the firm of Hamlin & Fordyce which has been very successful; has made extensive purchases of property at Iron Mountain, Michigan, upon which in 1890 they had erected thirty houses. The firm also own large tracts of timbered lands in Eastern Kentucky. Mr Hamlin is active in business and is enterprising and progressive. He has accumulated con-



THOMAS N. FORDYCE.

siderable property in Detroit and makes investments with a sagacity derived from his long and intimate association with large financial institutions. He is a member of the various Detroit clubs and retains his membership in the noted Tennessee Club of Memphis. He has been twice married, his present wife being a Miss Helm, of Newport, Kentucky, by whom he has one child. Mrs. Hamlin is a native of Havana, Cuba, at which point her father served as the special commissioner of the Confederate States during the four years of the civil war. Mr. Hamlin has been an extensive traveler, having visited nearly all of the most interesting countries in the world. His sketches of travel published a year or two ago in the *Detroit Free Press*, covering as they did, a journey by dahabeah on the Nile, experiences of tent life in the Holy Land, archaeological researches in Greece and wanderings through Norway, Sweden, Denmark and Russia attracted widespread notice and most favorable criticism from sources that must have proved very gratifying to the writer.

THOMAS N. FORDYCE, member of the real estate firm of Hamlin & Fordyce, was born in Virginia in 1861 and came to Michigan in 1882. He followed the business of salesman until 1883 when he engaged with Mr. William Y. Hamlin in the sale of real estate on a commission, selling during the first year vacant lots to the value of \$180,000. In October, 1886, he was admitted to partnership with Mr. Hamlin under the firm name of Hamlin & Fordyce. He has been especially active in the business and with Mr. Hamlin has acquired extensive real estate and other interests. The firm own a large subdivision at Iron Mountain, Michigan, upon which up to February, 1891, they had erected over forty houses. They are also heavy stockholders in the Bessemer Spike Nail and Staple Company, of Chicago, of which Mr. Hamlin is vice-president and both he and Mr. Fordyce members of its board of directors; of W. N. Carlisle & Company harness manufacturers, of which Mr. Hamlin is president and Mr. Fordyce secretary and Treasurer, and of the Michigan Brewing Company, capitalized at \$75,000, of which Mr. Fordyce is president and of the stock of which he and Mr. Hamlin are the largest holders. Mr. Fordyce has demonstrated in the real estate and other interests with which he is associated conspicuous abilities, and for so young a man a ripe judgment and an enterprising and conservative direction.

HOMER WARREN.

Who has handsome real estate offices in the Buhl Block, was born near Romeo, Michigan, December 1st, 1855. As his father



C. W. HARRAH.



E. C. VAN HUSE.

was a Methodist minister, he traveled over a good portion of the state in his youth, and obtained a good English education, coming to Detroit at the age of seventeen. He first entered the bookstore of J. M. Arnold & Company, where he remained for six years, and there became cashier in the Custom House, which he retained for nine years. For the past three years he has been engaged in the real estate business, being formerly located in the Moffat Block. His first year's transactions were largely in Woodward avenue acreage property, selling \$313,000 worth the first year. His present subdivisions are Euclid and Belmont avenues, both Woodward avenue subdivisions, Osborn & McCallum's Fourteenth avenue subdivision, north of the Boulevard, the Waltz subdivision, and a tract on Ferry avenue, near the Peninsular Car Works. Mr. Warren does a general business in subdivisions, building lots, residences, business property etc., both on commission and speculation. Associated with him are Frank C. Andrews, Cullen Brown and George C. Morse, all young men full of energy and ambition. Mr. Warren is not only a first-class business man, but one of the most popular society men in Detroit. He is a member of the Detroit Club, Michigan Club, Lak St. Clair Shooting and Fishing Club, and the Detroit Athletic Club. He is widely and favorably known as a vocalist of a rare order. He has been a member of the Fort Street Presbyterian church choir for ten years, and has probably sung for "sweet charity's sake" more times than any other man in Detroit.

C. W. HARRAH.

Is one of Detroit's youngest real estate men, having been born at Davenport, Iowa, February 22nd, 1862. He came to this city at the age of fourteen and after graduating from the high school and business college, went to work for J. K. Burnham & Company, and was with H. P. Baldwin 2nd & Company, for six years. In March 1886, after six months' investigation he started in the real estate business by buying a tract of land in the northeastern part of the city, and subdividing it at a time when there was much less competition in this line than there is now. He was married in December 1890 to Miss Lela Russell, daughter of Francis G. Russell. After a trip through the much boomed cities and districts of the West, he returned, feeling that while these places may do to live in, Detroit is the best place for the real estate business, because the rise in values in this city is steady and legitimate, without booms and consequent depressions. Mr. Harrah's business has increased most

satisfactorily and he now employs four clerks and six agents in place of no clerk and two agents as at first. His specialty is selling suburban lots, and in 1890 he disposed of about 2,000 in various sections of the city largely around Milwaukee Junction and the River Rouge districts. He has had remarkable success with his subdivisions of Urbanrest, and Glenurban at Toledo. He is a heavy advertiser and his lists include property of all sorts. He has an especially large German clientage and his German agents are the best in the city.

E. C. VAN HUSAN,

Real estate broker and dealer, is descended from a Dutch family originally settling at Palmyra, New York. His father the late Caleb Van Husan, was one of Detroit's prominent citizens and at one time a member of the Michigan Legislature. E. C. Van Husan was born at Detroit, May 12, 1861, and received his education in the city public schools and in the east. In 1878 he became associated with the Detroit hardware house of Standart Brothers as clerk, retaining that position until 1881, when he entered the service of the Detroit Fire and Marine Insurance Company, of which his father was president, remaining with that institution until 1886. He next embarked in the real estate business in which he has since been continuously engaged conducting a brokerage business and handling his own property in Detroit, of which he has acquired extensive tracts. He owns and controls several subdivisions, among them being "Van Husan's East End," one of the largest in the city, containing over sixty acres platted, in 1889. Mr. Van Husan has been notably successful in his real estate ventures, and conducts his transactions upon a very large scale. His sales within the past few years have aggregated several hundred thousands of dollars and naturally place him in the front rank of prominent real estate brokers and dealers. He occupies a fine suite of offices in the Hammond building.

SANDERSON & KIRTLAND.

PHILIP G. SANDERSON, senior member of the firm of Sanderson & Kirtland dealers in real estate and operators on the Board of Trade as commission dealers, was born at Detroit, August 19, 1866 and was educated in the public schools, graduating from the high school in 1882. His first venture in business was with the Black Hardware Company, subsequently becoming freight cashier for the Detroit and Cleveland Steam Navigation Company and for three years afterward served as secretary and treasurer of



WILLIAM B. KIRTLAND.

the Belle Isle Ice Company. He embarked in the real estate business, making a purchase of twenty acres on Chene street, which he subdivided into 197 lots all of which he disposed of in a few months. He next created a subdivision of fifteen acres on Caniff road, forty-eight acres on Woodward avenue, ninety-five acres on Grosse Isle and five acres on Vandyke avenue, nearly all of these lots have been sold clearly indicating Mr. Sanderson's ability to secure desirable property. The firm of Sanderson & Kirtland was established in December 1890, by which a combination of talent directed to the achievement of the highest success was instituted. As extensive grain dealers on the Board of Trade they have acquired large patronage from southern and southwestern grain producing districts as well as throughout the state of Michigan. They have acquired the business formerly operated by the Wendell Grain Company and have already advanced themselves to a prominent position which being young men reflects signal honor and credit upon them.

WILLIAM B. KIRTLAND, member of the firm of Sanderson & Kirtland, was born at Vernon, New York, September 3, 1866 and removed with his parents to Detroit, when a mere boy. He was educated in the public schools and at the age of thirteen became messenger on the Board of Trade; afterward acting as a commercial reporter, and as assistant grain accountant at the Michigan Central elevators. After being for several years connected with various firms operating on the Board of Trade, he opened an office for the conduct of the grain and seed business, becoming an active member of the Board of Trade and continuing in that relation until April 1, 1891, when he became associated with Mr. Sanderson in the real estate and grain commission business. Mr. Kirtland, among Detroit's younger business men, takes a conspicuous position for business sagacity and enterprise evinced throughout his successful career.

SAMUEL A. PLUMER,

Real estate dealer was born at Meredith, New Hampshire, May 30, 1831 and there received his education. He was engaged in the wholesale beef business in Boston for eight years. For the past twenty years he has industriously prosecuted the real estate business in Detroit, also supporting his interests in stock raising in Colorado and New Mexico and manufacturing interests in Detroit. In his real estate operations in Detroit he has been very successful and has established various subdivisions which have largely contributed to



PHILIP G. SANDERSON.

the city's extensions particularly in the western districts. Mr. Plumer with the co-operation of his son, John H. Plumer, negotiates loans for eastern capital and buys and sells real estate direct or upon a commission basis. The annual volume of business of this establishment is very large and gives it a high rank in real estate circles.

MCLAUGHLIN BROTHERS.

ROBERT J. MCLAUGHLIN was born in 1849, on the 18th day of July. After attaining his education in the public schools at Birmingham, he went to Greenville, Michigan. Here he was in the hardware business until 1879, when he engaged in the excursion business with his brother. He was connected with various enterprises in different parts of the state till 1885, when he went into the real estate business. He has made some heavy transfers in this line, his first subdivision being at the corner of Hancock avenue west and Seventh street. This was platted into seventeen lots, all sold in a short time under a building restriction, and now contains fine residences. He bought ten lots, 50x124 feet each on Lincoln avenue; platted a subdivision of twenty lots on



SAMUEL A. PLUMER.

Hancock east and Warren avenues, which sold in sixty days and has doubled in value. With others he bought thirty-three lots on Frederick street and Kirby avenue; in 1887 he purchased a subdivision of 163 lots lying on Vinewood avenue, known as the Banner subdivision. All these were soon resold and many of them are built up with fine residences, due to the building restriction under which they were sold. In 1888 in connection with his brother, he purchased 1,000 feet front on the Boulevard, north of Jefferson avenue, which they sold during the year. In January, 1890, he and his brother joined forces for good. Among their deals have been the purchase of four acres on Milwaukee avenue, which was platted into thirty lots and sold in two months; twenty-nine acres on Woodward avenue north of the toll gate, running through to Crawford street and subdivided into 153 lots; 120 acres on the River Rouge afterward sold for \$30,000. The last Woodward avenue subdivision has been about half sold, and the remainder is being handled by the McLaughlin Brothers to the best possible advantage. This firm's dealings in real estate have all been conducted on the sound basis of practical knowledge. Energetic, upright and progressive, they have done much to help build up the city's best interests.



ROBERT J. MCLAUGHLIN.

JOSEPH R. MCLAUGHLIN was born in Detroit, June 5th, 1851. His father and mother were Oakland County people. His parents moved from Detroit when he was about two years old, returning to Oakland County; thence they went to Brighton, Livingston County, where his father was engaged in farming. In 1862 the family moved to Birmingham, where they resided for four years, going then to the oil region in Pennsylvania, where his father was engaged in the grocery and provision business. His mother died in Pittsburg City, Pennsylvania, in 1866; shortly after this the family



JOSEPH R. MCLAUGHLIN.

returned to Birmingham, where Mr. McLaughlin's father soon after died. At the age of eighteen years, Mr. McLaughlin entered the high school in Birmingham, and continued his endeavors for an education for ten consecutive years, graduating at the University of Michigan in the literary and law departments. He was a member of the class of 1877 in the literary department, and of 1879 in the law department. During this period, Mr. McLaughlin paid the entire expenses of his education, earning the money as he proceeded. In 1876, Mr. McLaughlin was in the junior class at the University. Desiring to go to the Centennial Exposition, and the expense being great, he arranged an excursion from Detroit to Philadelphia, which was one of the largest and most conspicuous excursions that left the state during that year and was named "The University of Michigan Excursion." This enterprise gave him an insight into railway business, and an acquaintance with railroad men which he afterwards utilized. He was the first man in Michigan to make local excursions from the interior of the state to the city a business, and engaged in this in company with his brother, Robert, with considerable profit for several seasons afterwards. In 1879 he entered into the practice of law with William L. Carpenter, and retained this relationship for three years. In 1882 Mr. McLaughlin organized the Michigan Lumber Company for the purpose of manufacturing hard-wood bill stuff. This company furnished all the oak used by the Union Depot Company in the construction of their docks and elevators. Early in 1886 Mr. McLaughlin thought he could see a future for electrical enterprises and undertook the organization of the Edison Company in Detroit. This company was organized in just six weeks from the time he undertook it, although at the time it was the largest Edison illuminating company in the United States except one—the Pearl Street Station, New York City—and had a capital of \$250,000. Besides organizing this company, Mr. McLaughlin was its Secretary and Manager during the construction of the plant and the first two years of its operation, placing it upon a good paying basis. The Edison General Company, however, recognized his ability as an organizer, and made him their general agent for Ohio, where he organized several companies, among which is the Columbus Edison Electric Company. He was appointed during this same period the agent of the Sprague Electric Railway Motor Company, and sold several large railway equipments in Cincinnati, Columbus, Dayton, Piqua and other Ohio towns. Mr. McLaughlin



FRANK J. WILLETTTE.

has been directly and indirectly engaged in real estate business in this city for the past eight years, and is now giving his entire time to that business. Besides the real estate transactions of the firm of McLaughlin Brothers, Mr. J. R. McLaughlin is interested in the following on his own account; he has a subdivision on Woodward avenue, known as the Josephine Avenue Subdivision, also an interest in thirty acres on the corner of Woodward avenue and the Caniff road, which will be subdivided and put into the market in the spring of 1892.

WILLIAM T. MCGRAW.

Proprietor of the Detroit Tobacco Company and part owner of McGraw's subdivisions, was born at Livonia, Michigan, and educated in the public schools at Plymouth, Michigan, and Goldsmith's Business University at Detroit. After leaving school he entered the First National Bank of Plymouth, Michigan, where he continued for two years, subsequently engaging in the fire insurance business for one year. His next employment was with the Globe Tobacco Works, Detroit. He next engaged in the real estate business, opening up McGraw's subdivision of fifty-three acres on Grand River avenue in 1883, an enterprise in which he was eminently successful. In 1884 he, together with his brother, H. McGraw, established the Detroit Tobacco Company, as a general jobbing business and has acquired a trade which extends throughout the United States. In 1890 he opened up with Mr. Philip G. Sanderson, the Grosse Isle subdivision of 100 acres, known as Edgewater, and one of the most eligibly located and handsomest of the Detroit suburban districts. Mr. McGraw is veritably a man of success who has steadily won his way to a notably high position as a manager and owner of valuable real estate interests. He was married to Miss Harriet L. Fuller, of Plymouth, Michigan, in 1887. He is a member of the Michigan club. He is having built at Edgewater, on Grosse Isle, a handsome residence, which will be ready for occupancy this summer.

FRANK J. WILLETTTE.

Real estate dealer was born at Detroit, August 2, 1864 and after a preliminary education in the public schools, entered the Detroit College. His first experience in business was with C. C. Randall, photographer, in which he was engaged for seven years. He subsequently became associated in the real estate business with Hamlin & Fordyce, and one year afterward established himself in the same business on his own account. His first purchase of real estate was



W. T. MCGRAW.



ORRIN WARDELL.

eighteen acres on Livernois avenue, from which he created a subdivision of 152 lots characterized as the Barlum & Willette subdivision. Within the space of five months he has disposed of two thirds of these lots at remunerative prices. He subsequently bought Mr. Barlums interest in the business and formed a co-partnership with Mr. Charles T. Wilkins, with whom he purchased twenty acres with a frontage on Woodward avenue paying therefor \$36,000. They have since subdivided this property into 100 fifty-foot lots which they are improving with sidewalks six feet wide, shade trees, and with buildings restricted to a cost of \$2,000. This property is exceptionally desirable by reason of its location on the principal thoroughfare within the city limits and within four miles of its trade centre. Mr. Willette is a member of the Catholic club and a zealous democrat in politics. He is the secretary of the Detroit Electric Soap Company which was organized January 10, 1891, with a capital stock of \$50,000. Among the younger notable business men of Detroit, Mr. Willette may justly claim the merit which attaches to his successful business career.

ORRIN WARDELL.

Was born at Rainham, Ontario, April 1, 1836. He continued to reside with his parents upon a farm on the shore of Lake Erie until his thirteenth year. He earned his first money by chopping wood at sixty cents per cord. In 1850 he was apprenticed to the harness business at Gowanda, New York, where he continued for about one year and a half. Returning to Canada, he worked at his trade for about two years. He subsequently engaged in the trucking business in Hamilton for about a year, after which he conducted a butcher shop in Selkirk for about the same period, and then resumed the harness business in Wellington Square. He was married about this time to Miss Mary Penock. Removing to Grimsby, he again made a venture in the harness business, but soon disposed of it in a trade for a patent churn which proved a failure. He next started an eating house at St. Catharines, and at the lapse of six months he began his duties as overseer of construction of the Great Western Railroad. The panic of 1867 deprived Mr. Wardell of every dollar he possessed. He walked from Hamilton to Toronto, a distance of forty miles, with only six cents in his pocket. Arriving at Toronto, he procured work at house-moving, an occupation he afterward followed, combining it with wrecking, for several years, doing a very profitable business. Raising a sunken vessel loaded with

crockery and other kinds of merchandise, which fell to him, he disposed of it at auction realizing a large amount of cash. From this time forward he was engaged in the auction business. Coming to Detroit in 1872 he opened large auction rooms and subsequently merged the business into a wholesale relation. In 1883 he began to invest in real estate and to give his attention to extensive operations in that line, acquiring a merited prominence and distinction. The present firm of O. Wardell & Son make a specialty of selling real estate at auction. During 1890 they sold 743 vacant lots and sixty-nine houses and lots. Mr. Wardell has essentially contributed to the improvement of Lincoln avenue upon which he resides. He is a genial, sociable and hospitable gentleman, fond of fine horses and the good things of life. His son Charles R. is actively engaged in the business. Mr. Wardell owns an elegant cottage at Maceday Lake where his summers are spent amid the refreshing and refining influences that there surround him.

J. B. MOLONEY.

If the rapid progress, steady growth and flourishing condition of the market in real estate in and around Detroit, can be popularly styled a "boom" then Mr. J. B. Moloney deserves credit as one of the chief among boomers, for with this enterprising gentleman's name is inseparably connected that of Detroit's prosperity as a rapidly growing city. Mr. Moloney was the prime mover in advancing the value and consequent improvements in property in and around Michigan avenue and vicinity, also in suburban property at Dearborn, which handsome and desirable location for residents, promises to become a city in itself at no distant period of time, which Mr. Moloney is so instrumental in hastening. He has long been an extensive dealer in property in the northwest portion of the city, and has perhaps bought and sold more acres in that region than most dealers have during the same period of time. Mr. Moloney has also been prominently connected with the Government and also with local affairs. He has served as clerk of Wayne county which position he resigned for the Revenue department as collector of revenue, from which office he proceeded to the Controllershship of the city, which he was finally compelled to resign in order to attend to his rapidly growing business in the line of real estate which seems to be his peculiar forte. Mr. Moloney has resided in Detroit since 1865; he was a native of Illinois and received his education at Bishops College, in Lennoxville in Lower Canada. Under his watchful eye the northwestern portion of Detroit has rapidly ad-



J. B. MOLONEY.



ALBERT E. PEPPERS.

vanced in the value of its real estate. He now controls a large tract north of the city. From his youth he has been attached to the interests of his home and fellow citizens, and is permanently located in business at No. 519 Hammond building.

PEPPERS & IRVINE.

ALBERT E. PEPPERS, of the real estate firm of Peppers & Irvine, was born February 21, 1843 at Terre Haute, Indiana, and was educated in the schools of that city. He served his country in the war between the States as a soldier of the 133rd Indiana Volunteer Infantry. He began his business life with his father, William Peppers, a railroad contractor, was employed in the Terre Haute post-office as a clerk for about three years, when he went to Vandalia, Illinois, where he entered the retail shoe trade which he conducted for nearly three years. While living in Vandalia he was married to Miss Ella Prentice, of Springfield, Illinois. In 1871 he came to Detroit as an accountant for the Singer Manufacturing Company, in whose employ he continued for thirteen years. During the last three years in this relation he began to speculate in real estate and in 1885 opened an office for the transaction of that business, and was prominently identified in the opening up and development of the northwestern part of the city. In 1890 he took in as a partner Mr. Frank C. Irvine, the firm name becoming Peppers & Irvine. They buy and subdivide large tracts of land and their sales average about 300 lots per year. Mr. Peppers is president of the Detroit, Rouge River and Dearborn Railway Company, an electric line, a portion of which has already been constructed and in operation from Woodmere avenue on Fort street west to Oakwood on the River Rouge. He is a member of Damascus Commandry, Knights Templar, Detroit Fishing and Hunting association, (Rushmere) Knights of Honor; member of Detroit Post 384, Grand Army of the Republic; member of the Cass avenue M. E. church.

WILLIAM EDWARD COULTER.

Real estate dealer, was born in Canada in 1854. In 1881 he became associated with James Nall & Company as a salesman continuing in that relation for six years, during which time he embarked in real estate speculations with profitable results. In 1887 he engaged regularly in the real estate business on his own account at 161 Jefferson avenue. Among his largest investments in real estate was the purchase from William Y. Hamlin, property at Milwaukee Junction for \$10,850, which he profitably disposed of. He

also purchased 200 lots from John M. Dwyer near Nallville, and in 1890 he sold \$35,000 of property on Woodward avenue, besides extensive tracts in other directions. He has an office at 614 Hammond building and is prominently identified with the great real estate interests of the city.

BUILDERS AND BUILDERS' SUPPLIES.

ALEXANDER CHAPOTON, JR.,

Contractor and builder, was descended from Dr. Chapoton, who was the first surgeon of Fort Pontchartrain at the occupation of Detroit by Cadillac in 1701, and was born in that city in 1839. His grand-father, Eustache Chapoton, one of the prominent representatives of the pioneer French families, was a builder and an exemplary citizen. His father, Alexander Chapoton, was also a builder, but retired from business in 1884, and from all active pursuits in 1888 after serving Detroit as a member of the Board of Public Works for ten years. Alexander Chapoton, jr. was the first president of the Builders' Exchange, and has been a delegate to its annual conventions since its organization. He superintended the construction of the present Russell House; the Board of Trade Block on Jefferson avenue; Newberry & McMillan's Block; Campan Block; Moran Block; Parker's Block; M. S. Smith's building; the Palm buildings; Whitney block; Westminster (Presbyterian church); First Congregational; St. Mary's (Catholic); St. Joseph's Retreat for the Insane at Dearborn; St. Vincent's Orphan Asylum; St. Mary's Hospital; the Home of the Aged Poor and the new Detroit College on Jefferson avenue. At the organization of the Peninsular Savings Bank in 1888 he was made its president. He is a trustee of the Grand Council of the Catholic Benevolent Association. He married Miss P. Marion Pelletier, daughter of Charles Pelletier and Eliza (Cicott) Pelletier, the descendants of the first settlers at Detroit, among the fur traders. The Chapoton family has been since the foundation of the city, prominently identified with its progressive interests and many of its branches have become celebrated throughout the west.

ALEXANDER CHAPOTON.

This gentleman was born in Detroit, February 2, 1818. The Chapotons are descendants of an old aristocratic French family of



ALEXANDER CHAPOTON, JR.



ALEXANDER CHAPOTON.

Duges, Languedoc in the south of France. Many old citizens of Detroit remember Eustache Chapoton, father of Alexander, as a gentleman of energy, honor and integrity, and one who acquired considerable wealth which his descendants now share. The ancestors had been builders for generations back, and Alexander learned the trade of stone and brick mason in his boyhood with his father Eustache whom he eventually succeeded in business in which he has continued thriving and prosperous and is honored and respected as a citizen of public spirit and integrity, faithfully serving the city and state in various important positions. Mr. Chapoton is one of Detroit's wealthy citizens, being estimated as worth about \$250,000. He has voted the Republican ticket since the Grant campaign of 1868, but in local elections adheres to the best man rather than to party. In 1863, he served a term in the state Legislature, and during Governor Baldwin's administration was chosen one of the three building commissioners to supervise the erection of the state Capitol at Lansing, completing it at less cost than the appropriation fund, an achievement scarcely equaled in the history of American public building. In 1881 he was one of those who selected the site for, and constructed the Northern Asylum for the insane at Traverse City. Mr. Chapoton served five years as member of the Detroit board of public works, from 1874; resigning, he was in three years, afterwards re-appointed by Mayor Grummond and served four years more, making nine years successful service in this most important municipal office of his native city. Mr. Chapoton is the father of ten children, five of whom are now living. Their names are Alexander Chapoton, Jr., the well-known builder and partner of his father for many years, Mrs. Josephine Baby, Mrs. Emily Bush, Doctor E. A. Chapoton, and Miss Felice Chapoton who resides with her parents in this city. The Chapotons are related by marriage with the Campaus, St. Aubins, Godfroys, Cicotts, Peltiers, Labadies and other old French families of this locality, which comprise many of Detroit's best citizens. Among the many notable buildings erected in this city by Mr. Chapoton, may be mentioned the Detroit Opera House, the National Hotel (now the Russell House), the Michigan Exchange Hotel, Freedman's store, (Hein's Bazaar), The Godfroy block, the Jefferson Avenue Presbyterian church, Merrill block, numerous stores on Woodward and Jefferson avenues, the Lewis block, Buhl block, Telegraph block, Burns block and many of the finer residences that are memorable records of Mr. Chapoton's industry and skill.

HENRY HEAMES & SON.

HENRY HEAMES, member of the firm of Henry Heames & Son and W. E. Heames & Co., was born at Taunton, Somersetshire, England, October 26, 1823. In his fourteenth year he was apprenticed to the trade of mason and builder, attending night school for his education, at the same time receiving instruction in mechanical drawing in which he became an expert. Finishing his apprenticeship, Mr. Heames went to France, where for a number of years he was employed in the construction of gas works and railroad buildings. In 1848 he came to the United States and subsequently for several years was engaged in the building business. Many of the largest smelting furnaces, gas works, and other similar constructions throughout the country represent his abilities in this connection. In 1872 he established at Detroit with his son, W. E. Heames, a partnership under the name of H. Heames & Son, for the manufacture and sale of lime, stone, building material, etc., a business which has since been industriously and successfully prosecuted. He is also a member of the firm of W. E. Heames & Company, dealers in flour, fire-brick, etc., at 79 Woodbridge street, west. Mr. Heames has several times been called to fill offices of trust, and the manner in which he discharged incumbent duties is a matter of municipal history. He served two terms as Alderman of the Twelfth ward, one term as President of the Common Council and one term as chairman of the board of supervisors and was a member of the Poor Commission for about seven years. Mr. Heames is at an advanced age still active in business and as full of ambition and enterprise as when he was a much younger man.

WILLIAM WRIGHT.

Artistic interior decorator, 32 and 31 Fort street, west, was born in the County of Norfolk, England, November 12, 1833, and was educated to his profession of painter and decorator at Cambridge. In 1851 he went to London, where he completed his studies in artistic decoration and in 1857 he came to the United States arriving at Detroit on the steamer "City of Concord," November 3rd of that year, stopping at the old Biddle House on Jefferson avenue. He opened a shop on the site of the present Ferry building on Woodward avenue, pursuing his avocation of painter, interior decorator and paper hanger. Finding this venture successful he associated himself in a partnership under the firm name of Laible, Wright & Hopkins, for the more extended conduct of the business, occupying premises on Jefferson avenue,



HENRY HEAMES.

between Bates and Randolph streets. The business prospered, and after five years, Mr. Wright bought the business and took in as a partner, Mr. William Reid, and they continued as William Wright & Company for several years. They afterward bought out Aspinwall & Company on Woodward avenue, the firm name remaining unchanged and so continuing for seven years. After this Mr. Wright retired from active business, during which time he visited England, and on his return to Detroit resumed business in the general decorative line. Mr. Wright in deference to the philanthropic aims which have ever characterized him, recently enlisted his employes in a co-operative consolidation, entitled the William Wright Company. Since 1857, when Mr. Wright began business in Detroit, he has been the leader in the decorative art, and splendid memorials of his genius are to be found in the elegant and costly homes of Detroit's opulent citizens. His designs and products are standard all over the United States, and his name a household word wherever excellence of decorative essentials is mentioned. Mr. Wright's ears are ever open to a meritorious plan for pecuniary aid from the young and promising men who seek the proper paths to fortune, and few men in Detroit have more generously contributed to this noble purpose.



WILLIAM A. BOURKE.

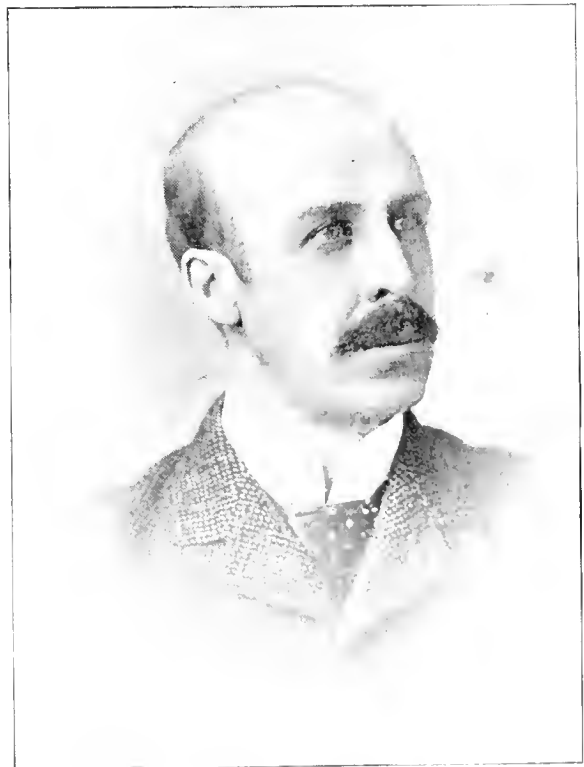
MICHAEL J. BOURKE, a brother of William A. Bourke and a member of the firm of W. A. Bourke & Company, was born at Detroit, March 27, 1857. He was educated in the public schools and began his business life as a clerk on one of the boats of Ward's Lake Superior Line in 1872. In 1876 he became associated with his father's business in a clerical capacity, and two years later was admitted to a partnership interest, a relation he sustained until 1886 when he became a member of the firm of W. A. Bourke & Company. In 1886 he married the daughter of the late Thomas Nester and since



WILLIAM WRIGHT.

WILLIAM A. BOURKE & COMPANY.

WILLIAM A. BOURKE, head of the firm of W. A. Bourke & Company., was born of Irish parentage in the city of Detroit, August 13, 1864, and received his education in the public schools. His father, Richard Bourke, established in 1870 the salt and salt fish business, and his son at an early age became associated with him under the firm name of Richard Bourke & Son, who were succeeded by Ryan & Bourke, who, March 15, 1886, were succeeded by the present firm of W. A. Bourke & Company. The business embraces salt fish, salt, builders' and roofers' materials, pressed hay, etc., at wholesale. The facilities are very extensive and include a storage warehouse and dock at the foot of Bates street, 120x230 feet in dimensions. The trade territory embraces the whole United States and the annual output of the business aggregates \$200,000. Mr. Bourke is active and enterprising and brings into his administration of incumbent affairs an experience and acquaintance with the details of the business which will continually advance his interests. He is still a young man, but he has already passed the bounds of a highly successful and prosperous career.



M. J. BOURKE.

that time has had charge of the lumber business established by his father-in-law at Paraga, Michigan. In this direction, Mr. Bourke has demonstrated commendable abilities and paved the way for a notably successful business career.

MACDONALD, RICH & COMPANY.

This firm was established in 1890 as successors to Macdonald Brothers & Company who in 1886 succeeded the original founders, Messrs. F. Probascio & Company, who began business in 1880 at 201 Woodward avenue, the present location. The firm as now constituted is composed of Messrs. George S. Macdonald, Charles F. Rich, L. Burton West of Detroit, and J. Henry Lancashire, of Saginaw, Michigan, general partners, and Annie W. Wright, of Ahm, Michigan, special partner. An extensive business is conducted in the wholesale and retail relations of gas and electric fixtures, mantels, grates, tiling, lamps, bric-a-brac, and artistic wares for interior decoration. The firm are importers of and sole agents for Craven, Dunnhill & Co., and Maw's celebrated English tiles; agents for Archer & Pancoast, manufacturers of gas and electric fixtures; the Tent Tile Works, manufacturers of domestic tiles, and Sturm & Spiegel, manufacturers of artistic mantels. The



GEORGE S. MACDONALD.

building contains five floors and basement, and is 20x100 feet in dimensions. Employment is given to thirty-eight men in the various departments, and the annual output of the business aggregates in value \$110,000. The trade territory embraces Michigan, Ohio and Canada and is being constantly enlarged under a steadily growing demand. The members of the firm are experienced and able factors and devote special attention to the details of the business.

George S. Macdonald, senior member of the firm of Macdonald, Rich & Company, was born May 15, 1857, at Guelph, Ontario, and removed with his parents to Detroit when about seven years old. Here he attended the public schools until his seventeenth year, when he began to learn the plumbing trade with Samuel Ferguson & Company, devoting his evenings to the study of book-keeping under Professor Hinman. He subsequently kept books for Mount & Macdonald, becoming their manager and later manager for Mount & Sheley. At the dissolution of partnership of the latter firm, he became the junior member of the firm of Sheley & Macdonald. He afterward organized the firm of Macdonald Brothers & Company, which was in 1890, succeeded by Macdonald, Rich & Company. Mr.



CHARLES F. RICH.

Macdonald is an experienced business man and is possessed of an intimate knowledge of the details of the business in which he is engaged and in which he has achieved a merited prominence and popularity.

CHARLES F. RICH, member of the firm of Macdonald, Rich & Company, was born at Richville in the State of New York, a village named in honor of his paternal ancestors, June 11, 1862. His education was received in the High School at Ogdensburg, New York,



L. B. WEST.

after which he entered the employment of the dry goods house of Norris Winstow & Company, at Watertown, New York, as cashier, filling that position for one year. He subsequently accepted a clerical situation with the Mutual Benefit Life Insurance Company, at Newark, New Jersey, in which he continued for nine years. Coming to Detroit in 1888 he became associated with the firm of Macdonald Brothers & Company, as a partner and bears that relation to the newly constituted firm of Macdonald, Rich & Company, in which his name appears. Mr. Rich is enterprising, conservative and practical, and is an important factor in the extensive business of his house which he has assiduously labored to secure. While yet a young man he has evinced business qualities and capabilities of a high order and which must rapidly advance him to great and permanent honors.

L. BURTON WEST, member of the firm of Macdonald, Rich & Company, was born at Mendon, New York, September 4, 1849, and removed with his parents to Mt. Clemens, Michigan, when but four years old. He received his education in the schools of that village, afterward taking a business course at Sprague & Kleiner's Business College at Detroit. His first employment was as a drug clerk for J. S. Farrar, of Mt. Clemens serving in that capacity for three and a half years. His parents removed to Detroit in 1871, and in 1874 Mr. West became connected with the old and well known furniture house of Marcus Stevens & Company as salesman and shipping clerk. This business was subsequently purchased by Mabley & Company and became a part of their establishment, Mr. West continuing in their employ in the same relations, his whole period of service in the two houses being nine years. In 1883 he entered the celebrated house of John Wanamaker, Philadelphia, taking charge of the parlor furniture and wood mantel departments. Returning to Detroit in 1888 he took charge of a set of books for Macdonald & Beck, plumbers, and steam fitters, and upon the organization of the firm of Macdonald Brothers & Company, became superintendent and buyer, and upon the change of the firm to Macdonald, Rich & Company in August, 1890, was admitted to partnership. Mr. West's practical experience and superior knowledge of detail eminently fit him for the business in which he is engaged and in which he has proven a most valued acquisition.

BUICK & SHERWOOD.

Manufacturers of plumbers' woodwork and manufacturers of and dealers in sanitary specialties, corner of Cham-



WILLIAM SHERWOOD.

plain street and Meldrum avenue, established their business in this relation in July 1884. The building occupied has a frontage of 162 feet on Meldrum avenue and 152 on Champlain street, with an additional structure of 80 feet in the rear. They employ 122 hands and the annual product aggregates \$260,000. The trade territory embraces the whole United States and a considerable export trade with Canada and South America, has been established. The firm have a branch office at 44 Cliff street, N. Y. which is under the management of Mr. B. F. Freeman.

D. D. BUICK, senior member of the firm of Buick & Sherwood was born in Scotland, September 17, 1854, and came with his parents to the United States in 1856, locating at Detroit. His early education was received in the city public schools and his first venture in the actual business of life was as a carrier for the *Free Press* in the mornings and the *Daily Union* in the afternoon. After this he worked for some time on a farm, and returning to Detroit, became associated with Flower Bro's, as an apprentice to the brass finishing trade in which occupation he continued for twelve years. In 1879 he became foreman of the factory performing efficient service in that direction until 1881 when he commenced business for himself. In 1884 he formed a co-partnership with his present partner, Mr. Wm. Sherwood, the firm name being Buick & Sherwood, and under which the business has since been conducted.

WILLIAM SHERWOOD, the junior member of the firm of Buick & Sherwood was born in Lincolnshire, England, October 20, 1851, and was educated at London. He landed at New York city in 1872 and found a home at Toronto for a short time, coming to Detroit in 1873 and engaging with Flower Brothers as a brass moulder subsequently becoming superintendent of their brass foundry in which relation he served until 1884, when he became a member of the firm of Buick & Sherwood.

R. S. BAKER.

Manufacturer of parquet floors, wood carpets and ornamental borders, and dealer in building materials, was born at Stroudsburg, Pennsylvania, August 3, 1835. His preliminary education was received in his native town and resumed and completed at Flint, Michigan, to which place his grandparents removed about 1848. In 1852 he entered into the lumber business at Port Huron, Michigan, which he conducted up to 1862, when he enlisted in the military



D. D. BUICK.



R. S. BAKER.

service as Captain of Company F., 27th Michigan Volunteer Infantry, serving to 1861. After retiring from the army he engaged in the speculation of oil. After two years he went to Chicago where he instituted the manufacture of parquetry flooring, but had the misfortune to be burnt out in the great fire of 1871. He, however, despite this serious loss, re-engaged in business, at the same time dealing in real estate, and continuing therein up to 1883, when he established a branch at Detroit, removing to that city, where he has since successfully

conducted business. Mr. Baker handles building materials, parquetry flooring and brick in large quantities. He is general agent for the Findlay Hydraulic Press Brick; the Indianapolis Terra Cotta Company; the Columbus Fire Brick Company, and Wilson's (New York) Rolling Blinds and Partitions. In the manufacture of parquetry flooring, wood carpets and ornamental borders, foreign woods are largely utilized and contribute essentially to their beauty and effectiveness. The offices are at 58 and 60 West Congress street. Mr. Baker is a member of the G. A. R. and the Michigan Club.

TOPPING & FISHER.

IRA TOPPING, senior member of the firm of Topping & Fisher, was born at New York city, August 28, 1828. His father was a contractor and builder. The son was educated in private schools and at the New York University which he attended for two years. In 1843 he entered his father's service to learn the building trade. He embarked in business on his own account at Jackson, Michigan, in 1861, where he constructed a number of large buildings. While residing at Jackson he received the contract for the erection of the Pontiac Insane Asylum, and during his work in that relation he



GEORGE W. FISHER.

removed with his family to Detroit where he has since lived. His business was permanently established in Detroit in 1875 and in 1880 Mr. George W. Fisher was admitted to partnership. The present location of the business is Room 11 Walker block. Among the most notable buildings constructed by this firm are the Harper Hospital, Detroit, First Presbyterian church on Woodward avenue, Church of Our Father, Park, Davis & Company's works, Municipal Court building, Fire Department headquarters, and numerous fine residences in Detroit. The facilities are of the most modern description and include every requisite of the extensive business. Employment is given to 160 hands and the character of their workmanship is the equal of any in the country. The most vigilant superintendence and direction are exercised and every detail is made to conform to the best models as recognized by leading architects.

GEORGE W. FISHER, of Topping & Fisher, was born at Mt Vernon, Ohio, in 1844, and removed when quite young to Monroe, Michigan, coming later to Detroit where he completed his education in the city public schools. He began business on his own account in 1874 as contractor and builder, and in 1880 formed a



IRA TOPPING.

partnership with Mr. Topping. During the late civil war Mr. Fisher served as a member of the First Michigan Horse Artillery and participated in numerous heavy engagements, notably Gettysburg and in Sherman's western campaign. Topping & Fisher have recently completed the construction of the grand and imposing building of J. L. Hudson, the clothier, at the corner of Farmer and Gratiot streets. Mr. Fisher is a member of the masonic fraternity; a member of the board of trustees of the Michigan Sovereign Consistory, and a trustee of the Third avenue Presbyterian church. He married the daughter of Mr. Robert Stead, a noted pioneer settler at Detroit, and has one child—a bright little girl.

THOMAS HYLAND.

Builder and real estate broker, 97 Shelby street, was born at Kingston, Ont., July 11, 1861, removing with his parents to Toronto in 1862. He was graduated from the Lasalle Institute at Toronto, in 1877, and took a business course in the British-American Business College, Toronto, afterward entering the office of O'Keefe and Company where he remained six years. In 1885 he came to Detroit and engaged in the real estate business. Two years ago he associated building with the real estate business and within the past two years has constructed eighty-five houses, one church, one club house, and four stores. He employs the best architectural talent to design plans for the numerous buildings he has in process of erection and contemplation. Mr. Hyland conducts his business upon the most approved system and is prepared to furnish specifications for buildings ranging in price from \$800 to \$10,000, of modern design, fixtures and sanitary appliances. He has desirable building lots in various localities and will build houses for purchasers for a small advance and monthly installments. Mr. Hyland deserves the success in business which has been achieved through its upright and consistent conduct.

W. J. BURTON & COMPANY.

The house of W. J. Burton and Company was founded March 1, 1886, with W. J. Burton as sole proprietor. In April, 1890, Mr. John M. Anderson purchased an interest, the firm name becoming W. J. Burton and Company. As manufacturers of the "Eastlake" metallic shingles, galvanized iron cornices, sheet metal work and roofing materials this firm has won a distinguished reputation and identity commensurate with the generally acknowledged merit and salable character of the products. The facilities for manufacturing



W. J. BURTON.

J. M. ANDERSON.

are ample and include specially devised machinery and all requisite appliances. Skilled hands to the number of twenty-five are given steady employment, and the the annual output aggregates in value over \$40,000. The trade territory embraces the entire United States. The manufacture of the "B" ventilator is an important feature and one which, though but recently introduced, has been received with great favor. Messrs. W. J. Burton and Company have in this as in their other products distanced competition and acquired an extensive patronage, the best evidence of their ability to acceptably supply the demand for their products.

WILLIAM J. BURTON, the senior member of the firm of W. J. Burton and Company was born July 9, 1863 in Lambton county, Ontario, and was educated in the public schools at Petrolia. At the age of 19 he was apprenticed to the tinning trade with Hopkins Brothers at St Clair, Michigan, remaining with them for three years. He then engaged with H. E. Hatch of Lapeer, Michigan, from whence he came to Detroit and engaged with Coulson & Morehouse as clerk, but soon decided to return to his former trade and engaged with Leadley & Hutton in the galvanized iron cornice trade, remaining with them six months, when Messrs. Mears and Rusch started in the same line at 74 State street, April 1, 1884, and persuaded him to take an interest in the business with them. That firm dissolved by mutual consent December 31, 1885. He then commenced his present business which has become a leading and successful manufacturing establishment in the line of galvanized iron cornices, window caps, sky-lights and other architectural metal work.

JOHN M. ANDERSON, of the firm of W. J. Burton & Company, was born at Oakland, Michigan, in 1864, and continued to reside there until his seventeenth year. His early education was received in the schools of his native town and was finished in Mahew's Business College in Detroit in 1883. In 1886 he was engaged in business as a traveling representative of the Capewell Horse Nail Company in Iowa and Nebraska, in which position he continued for two years, subsequently filling the position of traveling salesman for Limbach & Webber, hardware dealers, for one year. In 1888 he formed a copartnership with Henry H. Holland in the sale of carriage hardware in the state of Michigan, with offices at room 1 Whitney Opera House block. In April, 1890, he bought an interest in the business of W. J. Burton & Company, in which he has since proven an active and invaluable factor.

DETROIT LEAD PIPE AND SHEET LEAD WORKS.

This business was originally established in 1876 by the firm of J. N. Raymond & Company, Mr. Samuel Ferguson being the Com-



THOMAS HYLAND.

pany. Mr. Ferguson purchased Mr. Raymond's interest in 1879 and continued the business under his own name until 1883 when the present company was formed, which was incorporated and capitalized at \$50,000. The line of goods manufactured includes lead pipe and other lead products, such as bar lead, lead sash weights, lead wedge for monumental and stained glass work. A large stock of plumbing, steam and gas fitters supplies and tools is also carried. The buildings occupied at 57, 59 and 61 Second, and 180 and 182 Larned street west, are three stories in height, the Second street building being 62 x 100 feet, and the Larned street building 50 x 62 feet in dimensions, and suitably equipped with facilities and appliances for the the conduct of the extensive business in its varied details. The trade territory embraces the states of Michigan, Ohio and Indiana and is of constant expansion. The officers of the company are: Samuel Ferguson, president; John W. Wilson, vice-president; E. A. Morris, secretary and treasurer; C. D. Montrose, assistant secretary. Mr. E. A. Morris has been

Black walnut has nearly vanished from the forests, oak is very scarce, while close cuttings are made from cottonwood, basswood, beech, maple, ash, sycamore, birch, cherry, whitewood and elm, and new mills are going up yearly in order to utilize these woods. These facts have resulted in the extensive purchase of pine lands in other states by Michigan lumbermen, especially in Wisconsin, Minnesota and the southern states. Methods have improved in the lumbering industry as in every other, logging railroads having been carried into the very heart of vast forests, which were before considered totally unavailable on account of their distance from streams large enough for log floating. Those who long ago prophesied the death of the Michigan lumbering industry have thus seen it extended years beyond what would have been its natural life. Not longer ago than 1856, a log must have at least a fifteen inch diameter at the top to be considered manufacturable, and logs could not find a ready market on the Saginaw river that measured less than sixteen inches at the top, such logs bringing \$2.50 per



DETROIT LEAD PIPE AND SHEET LEAD WORKS.

identified with this business since its establishment and is the active administrator and director of the affairs of the company.

LUMBER.

Nature has been prodigal of her favors in making Michigan one of the best timbered regions of the globe, and by thus instituting a principle and direction of labor, has paved the way for the foundation of some of the most profitable enterprises in her metropolis. The lumber district of Michigan has been steadily receding northward for many years, and the character of the lumber product is vastly different from what it was even ten years ago, owing to the demolition of acre upon acre of certain woods, in demand for commerce. The Huron Peninsula, once covered with pine, has been denuded; in the Saginaw Valley the year 1882 marked its highest product of pine; Montcalm, Gratiot and Kent counties are no longer logging centres. Where pine was formerly used, hemlock is substituted, and cedar shingles are taking the place of pine ones,

thousand. Where many saw mills formerly buzzed upon the banks of the Detroit river, only one is now heard cutting the pine lumber direct from the log, that of Moffat, Eatherley & Company, on Chene street. But though little sawing of this kind is done here, the trade in hard wood and the consumption of the same here is very great and constantly on the increase. The ship yards use between 4,000,000 and 5,000,000 feet of oak timber. It is difficult for them to find a sufficient quantity of the best white oak, as they obtain the greater part of what they need from Ohio, Indiana and Canada. Wayne county can no longer boast of its dense oak forests, as in former years, but considerable red oak in scattered trees is cut and brought into the city by teams, for pile driving and for building purposes. The car companies here are large consumers of both oak and pine, and these make heavy drafts upon the forests of the state, besides shipping considerable lumber, especially oak, from other states. The manufacturers of wooden ware are large consumers of timber, much of the sycamore and other wood required by them being



RUSSELL A. ALGER.

brought from Canada in bolts. Much of the lumber used by the large establishments manufacturing staves and heading comes to Detroit from the Canadian forests. This city being a center for the manufacture of furniture, the factories engaged in this work use immense quantities of the lighter Michigan woods, besides scouring other states and even foreign countries for the best quality of oak which they require. The picture frames and backing, cigar boxes and other finished wood products requiring their lumber, which are manufactured here, find the state supply usually adequate to their needs. The building interests here use a largely increasing supply of lumber each year—so, though Detroit can scarcely be called a lumber center in a shipping sense, it is a great centre in the lumber trade from a financial point of view, on account of the millions which are invested in the lumbering districts by the moneyed men of Detroit, and in the amount of the forest product that is yearly consumed by the manufacturers of the city. The total lumber movements for 1890 were as follows: Received by rail, 184,538,000; by lake, 78,085,000; manufactured, 9,000,000; shipments, 34,202,000.

ALGER, SMITH & COMPANY.

Among the great lumber dealers of Michigan who, through the exercise of enterprising and progressive methods, have advanced the business to its present magnitude and distinctive importance, Messrs. Alger, Smith & Company, especially deserve the high reputation resulting from the sagacious and conservative conduct of the vast interests under their control, which have culminated in such extensive holdings, and in so satisfactory a manner. Messrs. Alger, Smith & Company, succeeded to the business originally established by General R. A. Alger in 1871, afterward Moore, Alger & Company, and which was incorporated under the present name of Alger Smith & Company in 1882, with a capital stock of \$1,500,000, and under auspices which have continued to secure the most gratifying successes. The company gives employment to 1,000 hands and the annual output of timber, logs and lumber aggregates 90,000,000 feet. These products are shipped to Buffalo and Tonawanda, New York, Toledo and Cleveland, Ohio, and Port Huron and Detroit, Michigan. They own 75,000 acres of timber land at Black River, Michigan, the products from which are transported by the company's large propellers, the Volunteer and the Gettysburg in connection with their steam tugs, Torrent and Westcott. The officers of the com-

pany are enterprising and progressive business men, and are prominently associated with various leading industries, among which are the Detroit, Bay City & Alpena Railway, of which they are the chief owners, General Alger being its president, M. S. Smith its vice-president and treasurer, and T. H. Newberry its secretary. They also possess a controlling interest in the Manistique Lumber Company, of which General Alger is president, Abijah Weston, of Painted Post, New York, vice-president, M. S. Smith, treasurer, and J. C. McCaul, secretary. They own the controlling stock of the Manistique Railroad Company of which M. S. Smith is president, L. A. Hall, vice-president, and J. C. McCaul, secretary and treasurer.

RUSSELL A. ALGER is not only the self made man and successful business man, but a gallant soldier, a broad minded philanthropist, and a devoted husband and father. He was born in the township of Lafayette, Medina county, Ohio, February 27th, 1836. His parents, Russell and Caroline Moulton Alger, were both of English and Scotch descent, their ancestors having emigrated to America during the early history of the colonies. Young Russell, like many others of America's patriots, served his time living in a log house and working for the neighbors around the little clearing in the woods, "at times," he says, "for three or four teacupfuls of flour per day," and at another time he worked for a bag of corn, carried it on his back, on foot, nine miles to a mill. His parents died when he was twelve years of age, leaving a younger brother and sister to his care. All these responsibilities, assumed so early in life, went to fit him for a singularly successful career as a man. While working out from 1850 to 1857, he managed to attend school, thus laying a basis for the industry and self reliance that has always distinguished him. In 1857 he began to study law with Wolcott & Upson of Akron, Ohio, and after being with them for two years, was admitted to the bar by the Supreme Court of Ohio. He was with Otis & Coffinbury, of Cleveland, for a short time, but never practiced at the bar. In 1860 he removed to Grand Rapids and engaged in the lumber business. No sooner was he well established than the call to arms in 1861 swept away all his thoughts from business. In August, 1861, he enlisted as a private soldier in the Second Michigan Cavalry, being commissioned as Captain when the regiment was mustered in on the second of September. He saw much active service, was wounded several times, taken prisoner in 1862 resigned and honorably discharged in 1864, made Brevet Brigadier General United



MARTIN S. SMITH.

States Volunteers for gallant and meritorious services, to rank from the battle of Trevillian Station, Virginia, June 11th, 1861, and Brevet Major General United States Volunteers June 11th, 1865, for gallant and meritorious services during the war. Such is the briefest outline of his war record, during the making of which he won the lasting friendship of gallant "Phil" Sheridan. At the end of the civil strife he entered private life as a citizen of Detroit, poor in health and purse. He was engaged in the lumber business with Stephen and Franklin Moore, the firm name being afterward changed from Moore, Alger & Company to Moore & Alger. Under its present management, the firm of which General Alger is president has extended its business rapidly, and with the Manistique Lumber Company of which General Alger is also president, owns 130,000 acres of pine lands, on which are more than 1,000,000,000 feet of standing pine. These two companies cut over 110,000,000 feet a year, and employ about 1,200 men. To their lasting credit be it said that there has never been a strike or disturbance among their employes. General Alger also owns large quantities of pine lands in Wisconsin and in the Southern states, with tracts of red wood lands in California and fir in Washington. He is interested in extensive iron mining operations in Michigan and the west, is the principal owner of a cattle ranch in New Mexico, the largest stock holder in the Detroit, Bay City and Alpena Railroad, is a director in the Detroit National Bank, has large investments in a number of manufacturing concerns in Detroit, besides numerous smaller investments in other places. In spite of these multiple interests, General Alger is one of Detroit's staunchest admirers, and a loyal son of Michigan, as his able term as Governor testified, during which the duties of his office were administered with tireless industry and intelligent comprehension. He retired from office January 1st, 1887. There are three subjects upon which General Alger's charming frankness, always wins him friends. He says: "I never had but one law suit in my life, which I won; I never made a dollar by speculation; I never claimed anything as a speaker, and never made long addresses." General Alger was married to Miss Annette H. Henry of Grand Rapids, and three boys and three girls have made a happy domestic life complete. The elegant Alger home, on Fort street west is the center of much generous and genuine hospitality.

MARTIN S. SMITH, was born at Lima, Livingston County, New York, November 12, 1834. His parents, Ira D. and Sarah Snyder



DAVID WHITNEY, JR.



MAURY D. BENTLEY.

Smith, removed from Columbia County, New York, of which they were both natives, to Lima, where they continued for a brief period after the birth of their son, when they settled at Geneseo, Livingston County, New York. At the age of ten Martin came with his parents to Michigan, where they established their residence in the vicinity of Pontiac. When fourteen years of age young Smith obtained employment with a clothing merchant in Pontiac, from which time dates his actual experiences in business pursuits. His only education had been derived from the common schools, in which he acquired the foundation for his subsequent knowledge. Leaving his original employer after a short term of service, he accepted a position in the office of the Pontiac Gazette, where he continued for two years. After this he secured more lucrative employment of various kinds in Pontiac, finally coming to Detroit and engaging in the jewelry business with a leading house, through which he rapidly advanced until 1859, when he purchased the business. With a cash capital of \$1,000, saved from ten years of hard and unremitting labor, he began his career, which has been one of uninterrupted success until he has become one of Detroit's wealthiest, most influential and cultured men. His eminent abilities have placed him at the head of many important enterprises in the conduct of which he has achieved an enviable distinction and prominence. He is the incumbent President of the American Exchange National Bank; Vice President of the State Savings Bank; President American Eagle Tobacco Company, and Vice-President of the Michigan Radiator Company. No man has done more for Detroit and no man more deserves the exalted position he holds in public estimation than Martin S. Smith.

DAVID WHITNEY, JR.,

The well known lumberman and one of Detroit's wealthiest men is a native of Westford, Massachusetts, where he was born, August 23, 1830. He was educated in the schools of his native town, and finished a course at the Westford Academy. When twenty-four years old he commenced his business career in the lumber trade at Lowell, Massachusetts in a small way, which by his energetic and proper methods was rapidly extended, until he counted the whole of New England and some of the adjoining states his trade territory. About this time he formed a partnership with his brother Charles and others. They organizing large receiving and distributing yards at Ogdensburg, New York, Tonawanda, New York, Burlington, Ver-



LESTER B. FRENCH.

mont and Albany, New York, with head office at Boston, Massachusetts. The same remains at this time with the exception of the Albany yard under the name of Skillings, Whitney & Barnes Lumber Company of which Mr. Whitney is president. Michigan was at that time (1857) being developed as a lumbering state, and to that section Mr. Whitney directed his attention. He invested heavily in timber lands and made money rapidly. In 1861 he took up his residence in Detroit where he has remained ever since and has been one of the chief factors in advancing the city's varied interests. He has built several of the largest business blocks in the city, notably the Whitney block corner of Grand Circus Park and Woodward avenue, stores of R. H. Traver, Woodward avenue, William Reid, Larned street, Leonard & Carter, Schwankovsky, W. E. Barker, J. E. Davis & Company and others. Besides his heavy holdings in lumber, Mr. Whitney is one of the largest vessel owners on the lakes. He also owns large interests in various manufacturing, banking and mining industries. To such men as Mr. Whitney, Detroit owes its progress as a manufacturing and shipping centre. Mr. Whitney has been twice married, his first wife was Mrs. Flora A. Veyo; second, her sister Sara J. McLaughlin. He has one son and three daughters.

BENTLEY LUMBER COMPANY.

MAURY D. BENTLEY was born in Rome, Michigan, in 1860, and came to this city when quite young, obtaining a thorough public school education. In 1878 he entered the employ of his father, who was in the oil business on Jefferson avenue. In 1883 he became a partner in this business, and the firm name was changed to the Bentley Oil Company. The business was sold to the Standard Oil Company in 1890, and in June of that year he organized the Bentley Lumber Company. This was formerly at 36 Seitz Block, is now located in handsome offices in the Buhl Block. Mr. Bentley is president and treasurer, Charles V. Sales, secretary of this company. The firm's specialty is cutting white pine and oak ship timbers and handling heavy long timber.

LESTER B. FRENCH,

Dealer and broker in pine and mineral lands, was born at Cannon, Michigan, in 1856, and lived on a farm, attending school until the age of 14, when he removed to Grand Rapids, Michigan, where he completed his education. At the age of 17 he began the actual battle of life for himself in the hotel business at Muskegon, Michigan, subsequently taking up photography, he and his brother

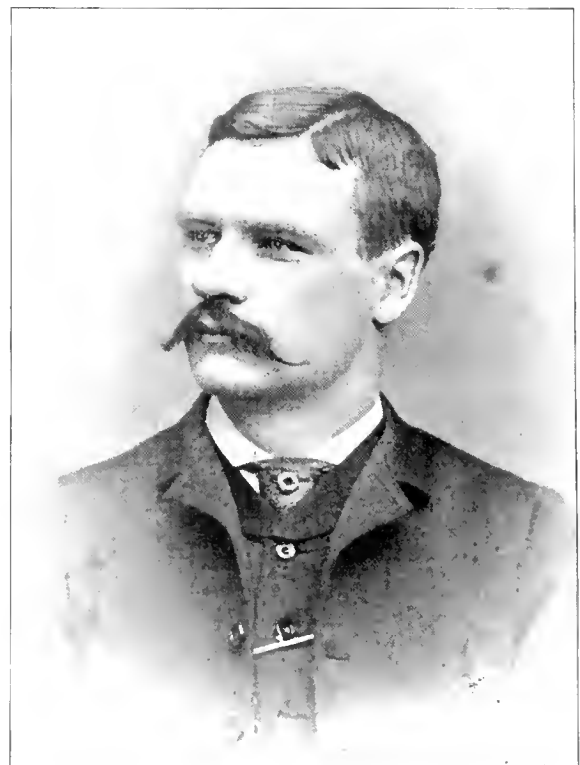
at one time owning and operating eleven galleries in different cities of the United States and Canada. His next venture was in the manufacture of cigars at Cincinnati and in the conduct of a jobbing business in that line, in which he was engaged for over two years. Subsequently removing to Detroit, he engaged in the real estate business, which he has since successfully conducted, latterly confining his attention to the purchase and sale of pine and mineral lands and in developing his property in Detroit. Mr. French has been from boyhood familiar with pine lands, having been born in the region of Michigan celebrated for its extensive growth of that timber. He owns large and valuable tracts of pine lands in Michigan and does a brokerage business in pine lands located in various sections of the country. His investments in Detroit real estate aggregate over \$20,000, and he has valuable real estate property at Grand Rapids, Michigan, besides 120 acres of mineral lands in the upper Michigan Peninsula situated near the Republic mine which was sold for \$5,000,000, and other property in Chicago on Indiana avenue. Mr. French may justly be classed among the younger men of Detroit who have achieved notable successes.

Besides the above, among the leading lumber dealers in Detroit may be mentioned A. Backus, Jr., & Sons, Brownlee & Company, Delbridge, Brooks & Fisher, Delta Lumber Company, Hutton, Myles & Weeks, Moffat, Etherly & Company, S. J. Murphy, and the estate of Thomas Nester.

PICTURE FRAMES, MIRRORS ETC.

THE HARGREAVES MANUFACTURING COMPANY.

This industry, the leading establishment of its character in the country, was organized and incorporated in 1872, with a capital stock of \$150,000. It has since its inception been of continual advancement and expansion, and its trade relations embrace the entire United States and the Dominion of Canada, with a large and steadily increasing export trade. The line of goods manufactured consists of fine picture frames, moldings and art goods, of which in high character and volume of output this company far exceeds any similar institution in America. The buildings comprising the varied manufacturing essentials of the business cover the whole block, represented in Howard, Seventeenth and Eighteenth streets, with commodious and handsomely appointed



THOMAS E. REEDER



LYMAN H. BALDWIN.

offices and stock rooms at 60 Eighteenth street. The machinery and appliances for the expeditions and thorough conduct of the extensive operations of the factory are of the latest and most improved description. Constant employment is given to 250 hands, and their products represent 1,200 different varieties of moldings, in addition to picture frames of ornate and elegant designs, unique toilet cases and art goods of the most superior fabrication and ornamentation. The best quality of material only is used, and each article of the manufactures is critically inspected before leaving the factory. The company employ four traveling salesmen, who represent it in the leading markets of the country. The official administration is in capable and experienced hands, and is conducted in the most thorough and efficient manner by the following gentlemen: F. T. Sibley, president; W. J. Chittenden, vice-president; Thomas E. Reeder, manager, and Lyman H. Baldwin, secretary and treasurer, all of whom are identified with the interests of the company and the factors of its culmination into the largest and most progressive industry of its kind in the country.

THOMAS E. REEDER, manager of the Hargreaves Manufacturing Company, was born at Detroit November 4, 1861. He was educated in the city public schools, and has been connected with the Hargreaves Manufacturing Company since 1879, beginning as office boy, and rising to his present responsible position, which he has filled with signal credit and conspicuous abilities for five years. Mr. Reeder is of English parentage, and his father was among Detroit's early settlers, the old Reeder homestead, more familiarly known to the older residents as the Reeder farm, being now included in the city limits. His father was for forty years identified with Lake Superior copper interests. In Mr. Thomas E. Reeder Detroit possesses one of its most eminent industrial representatives. As manager of the Hargreaves Manufacturing Company, of which he is a Director and one of the largest stockholders, he has essentially contributed to the marked success which has attended its operations. He is a prominent member of various social,



HARGREAVES MANUFACTURING COMPANY'S FACTORY.

athletic, hunting and fishing clubs, in several of which he is an officer. He married Miss LeBeau, of Montreal, and has one child, a son. He is active, experienced, sagacious and critical, and personally superintends the details of every department of the extensive business.

LYMAN H. BALDWIN, secretary and treasurer Hargreave Manufacturing Company, was born at Detroit, April 18, 1844. His parents removed from Connecticut to Detroit in 1842. His father was a member of the firm of Hayden & Baldwin, extensive manufacturers of harness and saddlery hardware. Mr. Baldwin was educated in the city public schools and at Goldsmith's Business College. He entered his father's employ in the fall of 1860, and continued with him and after his death with the firm of P. Hayden & Company, up to March, 1883. During the same year he became associated with the Hargreaves Manufacturing Company, becoming in 1884 its secretary and treasurer, which offices he has since held, discharging his duties with commendable zeal and fidelity. He is a director and stockholder in the company, and gives his exclusive time and attention to incumbent interests. He was married in 1871 to Miss J. Adele Strong and has two sons.



J. C. WIDMAN.

C. D. WIDMAN & COMPANY.

This establishment for the manufacture of mirrors and mirror frames, was founded in 1865, as C. and C. D. Widman, at Rochester, New York, and was removed to Detroit in 1867, the business having been purchased by Mr. C. D. Widman, who subsequently formed a copartnership with Messrs. J. C. Widman, Sylvester L. Rich and J. W. Ailes, under the firm name of C. D. Widman & Company. In 1884, after the death of Mr. C. D. Widman, the business was resolved into a joint stock company, the firm name being retained, of which Mr. J. C. Widman became president, Mr. Sylvester L. Rich, secretary and treasurer, and Mr. J. W. Ailes, a director and practical representative. The capital stock is \$60,000. The buildings and yards on Trombley avenue cover three acres. The equipment for manufacturing is of the latest and most improved order, and includes specially devised machinery and requisite appliances. This company is recognized as being the most perfect in facilities and appointments of any similar institution in the country, manufacturing their own frames and doing the work of silvering and beveling, thus completely finishing the mirrors in their own factory. About 100 hands are constantly employed and the products find



SYLVESTER L. RICH.

ready sale in the markets of the United States, Canada and South America. The character of the goods manufactured is excelled by none in the country, the ambition of the company being to distance competition by superior workmanship, new ideas in design and finish and the employment of the best and most critically selected material. They are the only manufacturers in the United States making mirrors in completed shape in their own factory, which can be produced of any required size, from the smallest to the largest known. A constant demand keeps the factory running on full



J. W. AILES.

time and characterizes it as among the leading and most prominent industries of its kind in the country.

J. C. WIDMAN, president of C. D. Widman & Company, was born at Rochester, New York, November 30, 1818, and received his education in the public schools of that city. At the early age of thirteen he entered the employ of Thomas Turpin in his native city, at that time the only manufacturer of picture mouldings west of New York City. At the age of seventeen, he and his brother, C. D. Widman, the founder of the present business of C. D. Widman & Company, came to Detroit and established that industry. Three years later with the capital acquired from his hard-earned savings he embarked in business for himself in a retail grocery at Rochester, New York, and after a successful career of ten years returned to Detroit and became associated as a partner in his brother's business. His entire time and attention have since been directed to the details of the manufacture of mirrors and mirror frames, his prerogative being the management and direction of the mechanical department of the business.

J. W. AILES, a director of C. D. Widman & Company, was born at Alliance, Ohio, April 22, 1858, and at the age of 16 graduated from the high school of that town with the highest honors of his class. He began his business career as a traveling salesman for a Cleveland firm in his seventeenth year, and after two years became associated in the same capacity with C. D. Widman & Company, at Detroit. After five years of service he was admitted to partnership, and has since proven an invaluable factor of the business. He still represents the interests of the company as a traveling salesman, and is a director and practical administrator of its affairs.

Leonard Laurence & Company are extensive manufacturers of moulding and picture frames.

HOTELS.

There are few cities in the union whose hotels have a better reputation than those of Detroit. Their fame has gone abroad and



RUSSELL HOUSE.

SYLVESTER L. RICH, secretary and treasurer of C. D. Widman & Company, the son of George M. Rich, one of the pioneer settlers of Detroit, was born in that city July 22, 1852. He was put to school, completing his education in 1861, at which time he began to earn his own living as an office assistant in the employ of M. S. Smith & Company, serving in that relation for five years. He next became associated with the business of C. D. Widman & Company, beginning in an humble capacity, and by dint of industry and careful attention to implied duties, rising to the management of the affairs of the manufacture. He was given an interest in the business by reason of his superior abilities displayed in his successful administration, to which he has since directed his exclusive time and attention. At the incorporation of the company he became its secretary and treasurer, and as the financial man of the concern has evinced exceptional judgment and sagacity.

extended far and wide to other cities and the traveler sojourning here to enjoy the advantage Detroit offers to the pleasure seeker, the health seeker or the man of business, will find a wide range upon which to fix his choice, while he cannot go amiss if he selects any here represented. Besides those of which views of the buildings and portraits of the proprietors are given, may be mentioned the Hotel Leiders, situated at the corner of Randolph and Croghan streets, also the Biddle House occupying an entire square and which for several years has unfortunately been closed to the public. Besides these the Cass Avenue Hotel, the Perkins Hotel, the Goodman House which are located on Grand River avenue, the Franklin House, Rice's Hotel, the Hotel Benedict, Gies's European Hotel, the Randolph Hotel, and various others of lesser dimensions. It is estimated on good authority that the hotels of Detroit will afford commodious accommodations for at least 13,000 guests.

THE RUSSELL HOUSE.

This famous hostelry, which, for a quarter of a century, has appropriately dispensed the comforts and conveniences involved in the proper entertainment of its guests, still represents the leading and most notable of Detroit hotels. Its location upon the Campus Martius, opposite the City hall, and within easy reach of the business districts, theaters and objects of general interest, constitutes it the most distinctively advantageous point of interest in Detroit. The building is constructed of brick with an imposing front of stone, and while of unpretentious exterior, its interior arrangements and appointments are in strict conformance with the most modern ideas, as representing the most refined and elegant accessories. Such improvements have been made as have from time to time been demanded thus has constantly been preserved the identity of the hotel as among the best in the country. The offices, lobby and reading room fitted up in handsome style, are on the ground floor, which is composed of marble tiles. The guests' chambers, numbering 225, open into commodious halls and corridors, and are reached by spacious marble stairways and swift elevators. The appointments and fixtures are of the most modern description, and conform to the essentials of cultivated tastes. Steam heat, electric lights, electric annunciators and call bells, prompt and efficient service, superior tonsorial and bathing establishments assist in rendering the Russell House one of the most comfortable, convenient, and desirable stopping places for the tourist seeking immunity from monotony and its incident cares. During the past year magnificent improvements, embracing thirty additional bath rooms and gentlemen's public and private toilet rooms exquisitely finished in Italian marble has been made. The ordinary and breakfast room has been remodeled, and is wainscoted in Spanish mahogany, and ornamented with elegant chiseled stone and tile fire-places, which, with new electric combination gas fixtures, new furniture and carpets with other modern appliances of comfort appreciably contribute to its attractiveness and conveniences. Its splendidly appointed billiard hall affords a pleasing recreation to the lovers of the captivating sport. Among the most pleasurable experiences of Detroit that can be borne away by visitors who have sojourned at the Russell House are the pleasant and agreeable impressions thus engendered, and the courteous demeanor of the proprietors and their attentive assistants, who are ever pronounced in their efforts to insure the comfort and satisfaction of their guests.



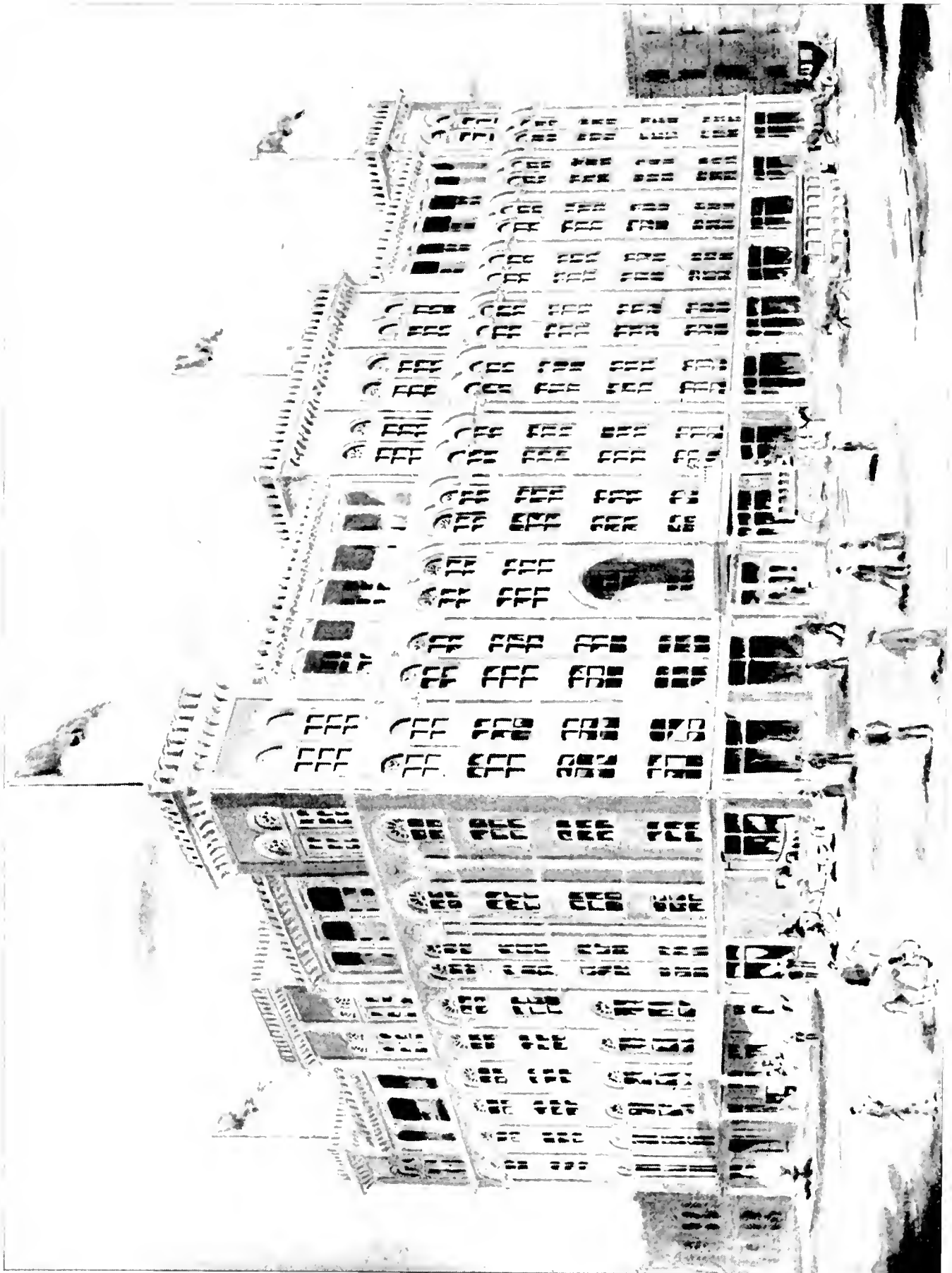
L. A. MCCREARY.

WILLIAM J. CHITTENDEN, member of the firm of Chittenden & McCreary, proprietors of the Russell House, was born April 28, 1835, and was educated at the Jefferson County institute at Watertown, N. Y. Coming to Detroit in 1853, he obtained a clerkship in the postoffice, where he remained for two years. Returning to Watertown, N. Y., he became a clerk in a bank, which position he retained until 1858, when he returned to Detroit, and for six years succeeding he served as a clerk in the Russell House. Upon the succession to proprietorship of Witbeck & Chittenden, through a lease of the property in 1864, Mr. Chittenden became directly associated with its management and its good fortunes since. By the admission to partnership in 1877, of Mr. L. A. McCreary, the firm's name was changed to Witbeck, Chittenden & Company, and which upon the death of Mr. Witbeck, in January, 1882, it was altered to W. J. Chittenden & Company, and in 1890 it became as now constituted Chittenden & McCreary. Mr. Chittenden was married in 1866 to Miss Irene Williams, daughter of Gen. Alpheus S. Williams, and has five children. He is the president of the Hargreaves Manufacturing Company, a director of the First National bank and of the Michigan Wire and Iron Works.

L. A. MCCREARY, member of the firm of Chittenden & McCreary, proprietors of the Russell House, was born September 1, 1844, at Independence, a small town in Western Pennsylvania, on the Virginia line. His father was a prosperous merchant and farmer, and the son was educated at the best schools of that period. In 1863 Mr. McCreary made his first venture in the hotel business with John McDonald Crossan, proprietor of the historic Monongahela House, at Pittsburg, Pennsylvania, which prominently maintained its reputation and priority among the more notable hotels of that day. He continued in this relation up to 1866, when he engaged with Kirkwood Brothers, of Washington, D. C., as chief clerk of the Weddell House, at Cleveland, Ohio, where he remained until the spring of 1869, when upon the retirement of the firm from business, he came to Detroit, taking the position of chief clerk at the Russell House, which he retained until 1877, when he was given an interest in the business, the firm being Witbeck, Chittenden & Company, which upon the death of Mr. Witbeck in 1882, was changed to W. J. Chittenden & Company, and again at the beginning of 1890, Chittenden & McCreary as it is now constituted. Mr. McCreary has, since his connection with the Russell House, been instrumental in promoting its high reputation and



WILLIAM J. CHITTENDEN.



HOTEL CADILLAC

prosperity through his enterprising and popular principles and superior management of the details of the business.

HOTEL CADILLAC.

Keeping pace with the vigorous growth of our enterprising city, the Hotel Cadillac has renewed its youth and gained strength and beauty in its rapid development. This popular house was opened by VanEst & Graves in 1888, and although from the start it ranked among the first-class and leading hotels of this part of the country, its energetic proprietors were not satisfied until they had done all in their power to perfect and beautify it to its present inviting proportions, and considering the enormous labor and expense in putting up and operating so magnificent an hostelry, it is a marvel seldom realized that it was filled with guests and enjoyed a prosperous and paying condition from its earliest history. In order to meet the growing demands of its patronage, the proprietors were compelled to extend its already large capacity by the addition of an extension which now nearly covers the area reaching from Washington, State and Rowland streets. The imposing structure as it now stands consists of five stores and a basement, and is constructed throughout with all the modern improvements from ground to roof. It contains between 300 and 400 rooms, elegantly



QUARTUS A. GRAVES.

furnished and elaborately fitted and equipped. Its long corridors, magnificent plate glass mirrors, cool retreats, palatial parlors, commodious sample rooms, news room, smoking rooms, bar, telegraph office, lavatories, etc., are marvels of comfort and convenience. Passing up the marble stairway to the dining room on the second floor, the plate glass windows reveal a magnificent dining hall capable of seating over 450 guests, where all that delights the palate can be indulged. In brief, the wayfaring man cannot err if he goes therein expecting to find all desirable comforts outside of home. The Cadillac held its formal re-opening reception on its completion to its present condition, on May 18th, and throngs of delighted visitors inspected its improvements which are indeed an ornament to any city, and the especial pride of residents of Detroit. Quartus A. Graves, one of its popular proprietors, whose portrait is here presented, was born in Norwich, New York, January 27th, 1842. His father was an experienced hotel keeper, and his son comes naturally fitted to the same position which he adorns with credit to himself and to the perfect satisfaction of all who favor him with their patronage.



JAMES R. HAYES.

WAYNE HOTEL.

JAMES R. HAYES, proprietor of the Wayne Hotel, was born at Morrisville, New York, March 23, 1854, and removed with his parents to Grand Rapids, Michigan, when but eleven years of age. It was in this city that he received his education and where his first venture was made in actual business as a clerk in a grocery store. He continued to perform service in this relation for four years, after which he became steward of Sweet's hotel and clerk in the Norton House,



ALBERT MAXWELL.

Grand Rapids, steward of the Bancroft House, Saginaw, and again steward of Sweet's hotel, Grand Rapids. He next undertook the management of the Arlington at Petoskey, which is conducted as a summer resort, during the winter, managing the Exchange hotel at Montgomery, Alabama, Sanford House, at Sanford, Florida, and Hotel Indian River at Rock Ledge, Florida, up to the winter of 1887 when he came to Detroit to open the new Wayne Hotel under the proprietorship of W. P. F. Meserve. In the succeeding fall Mr. Hayes became the sole proprietor of the Wayne which he has succeeded in making one of the essentially popular hotels of the country. It is located opposite the Michigan Central depot and within a few minutes walk of the principal business districts, objects of interest, theatres, art museum, parks and boulevards and the grand and beautiful Detroit river, in summer teeming with the sail and steam craft by which may be reached the almost infinite points of attraction along its borders and upon the great lakes. The Wayne is entirely new and is fitted up in modern style in the most superb

popular Griswold House, has been a man of many enterprises, most of which have been eminently successful. But he counts his present venture as his most satisfactory one, and hopes that he is a fixture in it for many years, a wish which his hundreds of friends throughout the United States will echo. He was 54 years old on the 5th of April, 1891, and was born in Toronto. His education was of the "rough-and-tumble" district school variety, under teachers whose love of "discipline" was greater than their book learning; but he kept at school as regularly as the somewhat irregular school sessions of those times allowed, until he was about 17 years of age, also working on the farms of his father and brothers. This was not to his taste, and he started a country store for general merchandise, which did not meet his expectations. When 23 years old, he entered the Royal Hotel, at Hamilton, Ontario, as manager, where he remained for seven years. He was married to Miss Maria Van Norman, of this place, in 1858. Mr. Maxwell had a strong desire to start in the hotel business on his own account, and



WAYNE HOTEL.

manner, the appointments including electric lights, electric call bells, steam heat, sanitary plumbing, elevators, and every requisite of the first class hotel. It contains 200 guest chambers, handsomely furnished and opening into spacious halls richly carpeted and brilliantly lighted. The cuisine and service are of the best and have given the Wayne a reputation and distinction amply evidenced by its patronage, almost continually requiring the fullest extent of its accommodation. In the spring of 1890 Mr. Hayes became the lessee of the Grand Hotel at Mackinac, which is celebrated among the summer resorts of the lake country. He also still conducts the Arlington at Petoskey, of which he is one of the proprietors. Mr. Hayes is a veritable host and thoroughly understands and appreciates the necessity of appropriately administering to the demands of the traveling public.

GRISWOLD HOUSE.

MR. ALBERT MAXWELL, the popular proprietor of the equally

in 1865 he went to New York as manager of the Union Club, where he remained for four years. This brought to him the long-desired chance, and he and Mr. Coleman bought out the old Cooper House, a famous summer hotel in Cooperstown, New York. After five years of variable success, Mr. Maxwell concluded he would enjoy working in a larger field and sold out. Mr. Maxwell conducted six eating houses on the line of the Michigan Central Railroad for several years. These were wonderfully popular and successful until the "flyers" were put on the road, with their accompanying dining cars. Foreseeing the cut that this would make in his profits, Mr. Maxwell sold out all his eating houses and came to Detroit. After the death of James Gerrans, of the Griswold, the hotel was carried on by his executors until Mr. Maxwell secured the lease and took charge of the hotel in the spring of 1889. He bought the furniture from the estate, and in addition, has spent about \$1,000 remodeling the offices, putting in steam, natural gas,



HOTEL NORMANDIE.



FRANK H. CARR.



EDGAR F. REEVE.

etc., handsome new velvet carpets having been put down in the halls again in the spring of 1891. Mr. Maxwell says with the emphasis of truth: "This is one of the very best locations in Detroit, and if a handsome new building with all the modern improvements went up here, there would be no limit to its patronage, beyond the limit of its capacity, its reputation is so well established from its beginning."

HOTEL NORMANDIE.

One of Detroit's most notable hostelrys is located on Congress street, near Woodward avenue, was opened April 22, 1890, under the proprietorship of Messrs. Frank H. Carr, and Edgar F. Reeve, both of whom are thoroughly experienced in hotel management. The building occupied is of handsome architectural design, 50x150 in dimensions, and of a height of six stories. It is completely furnished with modern accessories in furnishings, and is fully equipped

Toledo, Ohio, in which he continued for five years and which office he creditably served. In June 1882, he together with Mr. A. B. Dickinson of Hillsdale, Michigan, purchased the furniture and lease of the Hotel Brunswick, at Detroit, which they successfully conducted for seven years. Mr. Carr is also interested in the Bryant Hotel at Flint, Michigan. In the Spring of 1889 the business of the Brunswick was transferred to Flint and merged into that of the Bryant, over which Mr. Carr devotes most careful attention and of which he is the moving spirit of success. Throughout his whole career in the hotel business, Mr. Carr has maintained a distinguished reputation, few men in any business having more friends, and few deserving them more than he.

EDGAR F. REEVE, of Carr & Reeve, proprietors of the Hotel Normandie, was born at East Moriches, Long Island, New York, January 28, 1858, where he received his education in the public



GRIFFIN HOUSE.

with every convenience and facility for the accommodation of its guests. Its cuisine is of the most appreciable character and nothing is omitted by the management to insure the utmost comfort and satisfaction. The Hotel Normandie is an institution of which any city might be proud as being in every respect a first-class hotel. The proprietors were previously associated with the Hotel Brunswick in Detroit, through which they incurred a laudable recognition.

FRANK H. CARR, senior member of the firm of Carr & Reeve, proprietors of the Hotel Normandie, was born in Ontario county, New York and came to Michigan twenty-five years ago, locating at Coldwater as night clerk in the Michigan Southern Hotel of which his present partner, A. B. Dickinson, was then the proprietor. In 1877 Mr. Carr accepted the position of cashier of the Boody House at

schools. At the age of sixteen he left his home and went to Toledo, Ohio, where he became connected with the Island House, remaining for six years. He was afterward in the Burnet House, Toledo, for one year. Subsequently for five years he served as clerk in the Boody House, and coming to Detroit accepted the position of chief clerk in the Brunswick Hotel. After this house was closed, he for a short time became connected with the Wayne Hotel, and associated himself with Mr. Carr at the opening of the Hotel Normandie, of which he is one of the proprietors.

GRIFFIN HOUSE.

JOHN C. GRIFFIN, proprietor of the Griffin House, was born in County Kerry, Ireland, May 8, 1860, and came to Detroit in 1881, when he became associated with his brother in the hotel business on Jefferson avenue as clerk, occupying that position for two years.

After this he engaged in business on his own account purchasing the fixtures and lease of the Western Hotel which he successfully conducted for two years, when he had constructed the present magnificent and commodious building completed in 1885. This is the famous Griffin House located on Jefferson avenue diagonally across from the Michigan Central railroad depot, and which as a favorite resort of visitors to the city has been attended with notable and meritorious success. Mr. Griffin has recently leased the large building adjoining the Griffin House formerly known as the Union Hotel and which as an addition thereto has been remodeled and furnished at an expense of \$15,000. This adjunct gives the Griffin House 125 rooms all of which are sumptuously furnished and fitted with modern appliances including electric lights, electric call bells, and all other essentials of comfort and convenience. The table which has always been a prime feature of this house is maintained in the most superior manner, and would of itself demand extensive patronage. The rates, considering the accommodations afforded, are exceptionally low, being placed at \$2.00 per day, \$2.50 to \$3.00 for front rooms with bath. Mr. Griffin gives his personal



JOHN C. GRIFFIN.

attention to every detail implied in the management of the house and omits no proper expedient to faithfully serve the best interest of his guests.

GRAIN AND PRODUCE EXCHANGES.

BY GEORGE M. JANE.

For what purpose are Boards of Trade, Chambers of Commerce and other like commercial associations organized? What end do they serve in the movement or the marketing of the products of the country, and how are the general interests of trade promoted by their existence? Under the limited resources and wants of our grandfathers and great-grandfathers, when carts sufficed instead of cars, the coach instead of the Pullman, and the weekly mail instead of the telegraph and the telephone, associations for the opening of channels of trade, for the expediting of business and for furnishing the facilities now supplied by exchanges were not thought of or needed. Fifty or seventy-five years ago the farmer and the mechanic thought and knew almost nothing of the market beyond the nearest village. There he bartered his limited supplies for the few articles he needed or could not produce, and which satisfied

his simple and limited wants. The miller ground the wheat and corn for his neighbors and not for the market 1,000 miles away or across the ocean. Almost nothing was brought into the community, or exchanged with other sections, except the little that was handled by the village merchant, and his operations were so limited that the identity of whatever was sold was almost preserved until consumers hands were reached. In such conditions of trade, commercial organizations were as unnecessary as the fifth finger or the fifth wheel; and no conferences relative to values or markets were needed, outside of the daily gathering of farmers upon the town corners or of the village solons in their evening sessions at the country store.

Today we live in a different world. When its annual wheat product has increased to over two billions of bushels, and the yield of corn in the United States alone reaches near the same quantity, it is easy to understand that system and organization must exist; first, to properly care for such almost unlimited harvests; second, to furnish markets for the surplus, and third, to organize channels and means for supplying countries and sections needing the surplus. Individuals in their single capacity could not accomplish this, and would fail did they attempt it. It is a well-known fact, that for almost every need there will come in some way a supply, and the two will grow together. It is in compliance with this that railroads, canals, telegraphs, telephones, our system of exchanges, and our commercial organizations have come into existence and hold the positions they do, as essential and indispensable factors in the business world. To remove any one of these, would be like taking an important wheel from the center of a complicated machine; it would bring disaster and almost ruin to valuable interests.

Under the order and systems which have grown with the requirements of trade, the markets of the world have come to be almost one. Wall street dictates values for listed stocks and securities throughout the whole country. The grain trade of the whole land is very largely dependent upon, and is established by Chicago and New York values. That always, and in every particular, the condition of trade as existing is an unmixed good cannot be maintained; but the greater advantage to the producer and the holder is this, viz: That a quick and ready market is always available, and full New York or Chicago values can be secured in almost every market of the land less the cost of transportation and the handling. It is not now as formerly, the labor of days and of weeks, with attendant expenses, to secure this advantage; but generally a few hours will convert the product or the manufactured article into that which will supply needs in households.

The establishing and the maintaining of these advantages has been largely the work of the commercial associations of our seaboard and inland cities, known as Boards of Trade and Chambers of Commerce. How? do you ask? First, by the concentration of interests, whereby a market is established which can absorb the surplus product or the manufactured article. Second, by collecting and publishing information relative to the supply and the demand which are always influential and ruling factors in every market in establishing prices. Third, they always have been at least influential in furnishing cheap and quick transportation, their interests being generally one with those of the producer and the shipper. Fourth, where the cereal products of the country are estimated by billions of bushels, and the surplus to be moved, at millions, it is readily understood that the identity of whatever is sold cannot be preserved beyond farmers' hands. Therefore, to move such a surplus or accumulations at intermediate markets and still give the producer or seller all the advantages deserved, a system of grades and inspections must be established. And these should be as nearly uniform as possible throughout the country. In the establishment of such a system, commercial organizations have been instrumental and should be credited with the advantages derived by these features in the grain trade of the country. Fifth, with all the evils attributed to these associations, begotten of that speculation which is favored by privileges thus afforded, it nevertheless is true that speculation is not infrequently a desirable factor in commercial circles. When there is no inducement for investments, we have dull markets. This condition is almost without exception unfavorable for every class. But when



GEORGE M. LANE.

there is a profitable margin, possibly little more than simple interest, a steady healthy market can generally be realized, products can be moved, labor is wanted, and thus employment is secured for those otherwise unemployed. True, speculation sometime runs wild and becomes an unhealthy factor; but generally commercial organizations under regulations now quite uniformly prevalent, are like balance wheels that give steadiness to values and curb wild and reckless manipulations. To the uninformed and the prejudiced, this may seem strange, and may be treated with ridicule, but it is nevertheless true. There will always be differences of opinion, and views will vary upon any question, these being formed or influenced largely as interests dictate. This is true upon exchange floors; and where there are two parties, each pushing their own interests, an equilibrium is quite sure to follow. Now and then the market swings like the pendulum to the extreme, but the return soon takes place, and the mean is established.

While in the past, Boards of Trade have been organized chiefly for the movement of grain and produce, latterly their scope has been enlarged, and in many cities they have become exchanges where those representing not only the grain and produce, but also mercantile and manufacturing interests, assemble not only for trade, but for consultation and comparison of views; where questions of public concern relating to national, state and municipal affairs are informally discussed; where carriers and shippers gather and confer relative to mutual interests. Questions of freight and transportation are now vital ones, and freight bureaus have come to be important adjuncts to not a few of the exchanges in our large cities. Along these lines and others, commercial associations are enlarging their boundaries and are including representatives of almost every leading business interest. It is in these ways that associations reach their maximum of usefulness, and are made worthy of support and patronage. Of late such organizations have multiplied rapidly. In Michigan, Detroit, Bay City, Saginaw, Grand Rapids, Muskegon, Sault Ste. Marie, and possibly other cities of our State, have each from one to three or four associations. In the United States there are about 700 bodies formed for the purposes already indicated. New York State has the greatest number, viz., upwards of 125; Pennsylvania, 60; Massachusetts, 80; Indiana, 45; Ohio, 33; Illinois, 22, and other States from 1 to 25 each. It is unfortunate that Detroit has not an exchange in every respect worthy of a city of nearly a quarter of a million of people. The

Board of Trade is the oldest and largest association. Besides this we have the Merchants' and Manufacturers' Exchange; while coal merchants, insurance agents and possibly other interests have organizations. If all these and others could unite and form an exchange of 400 or 500 members, its influence would be felt in many ways. Detroit would then rank with other cities in having a body of men united to push whatever was undertaken to almost sure success. The members of the Board of Trade are earnest in their endeavors for this, but success depends much upon the response made by other associations and the representative business men of our city.

The Board was organized in 1856 and incorporated in 1863. Its membership has included, first and last, many of the most prominent business men of the city. Its active influence has always been exerted for every interest looking to the growth and business prosperity of Detroit. In questions of transportation, including the building and the improvement of water routes; in the construction of railways inwards and outwards from Detroit; in the enlargement of the resources and business of the city, and the making of this point an important one for the distribution of products, the association has always taken an earnest interest. The location of Detroit certainly is favorable for greatly enlarged operations in almost all lines. The farms, the forests and the mines of no state are more productive than these of Michigan. With an active organic union of the solid interests of Detroit through its representative business men, all of these sources of wealth could be made tributary to this market, to a larger extent, and the limit of the growth of the commercial and industrial pursuits of our city could scarcely be estimated.

GEORGE M. LANE, Secretary of the Detroit Board of Trade was born near Romeo, Michigan, May 28th, 1833. His education was received at the Romeo Academy and the University of Michigan from which he was graduated in 1853 with the degree of A. B. and subsequently, A. M. For several years after leaving college he followed the profession of civil engineer, in which capacity he was employed on the D. & M. and the Grand Trunk railroads, surveying the line of route between Detroit and Port Huron, remaining in Detroit until its completion. At the outbreak of the late civil war he went to the front as Captain of Company B., First Michigan Volunteers, composed of engineers and mechanics. Becoming disabled after one year's service, he was ordered on detached duty in

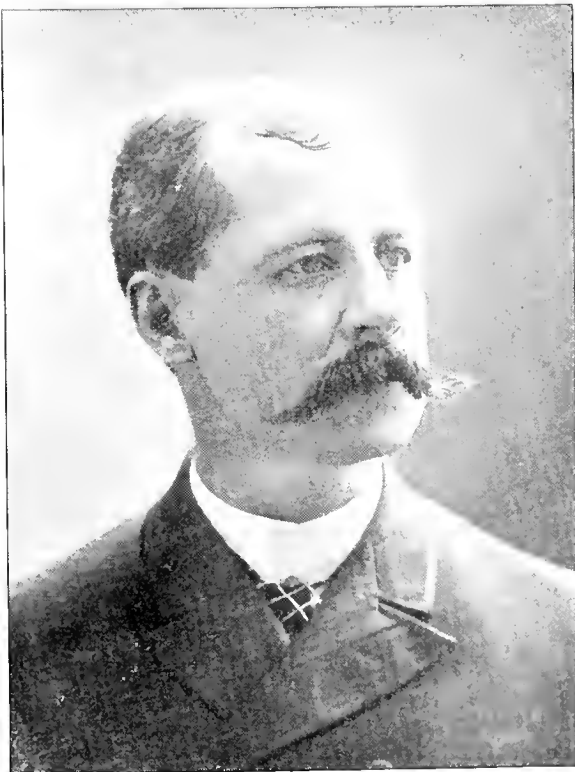


JAMES H. DONOVAN.

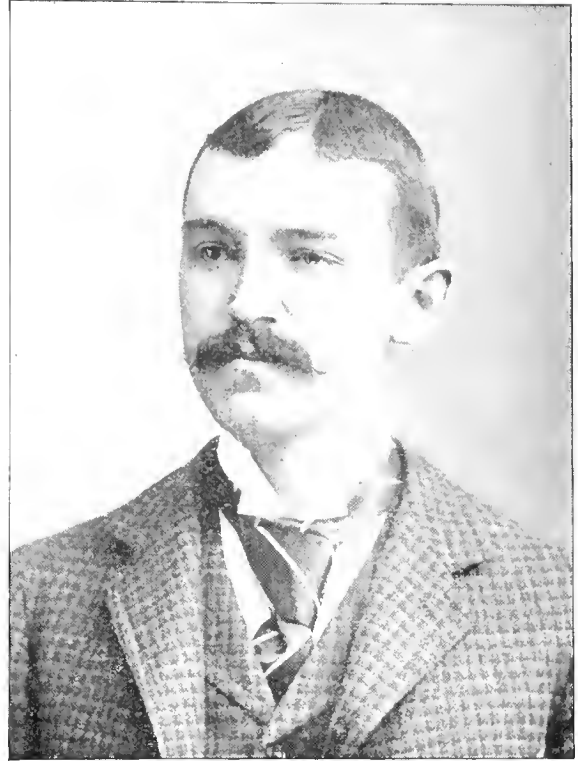
Kentucky, and served until the close of the war, when he resigned his commission and returning to Detroit accepted an editorial position on the *Tribune* which he held for nineteen years. In 1885 he was elected secretary of the Detroit Board of Trade, and has since discharged the duties of that position with singular credit and fidelity. He has been identified as an officer of the First Congregational church for about sixteen years. Mr. Lane is a gentleman of cultivated and engaging manner and intellectual abilities which have been directed in the various channels promoting the city's progress and prosperity.

JAMES H. DONOVAN.

President of the Detroit Board of Trade, was born of Irish parentage in Rochester, New York, August 8, 1850, where he resided until his tenth year, when he removed to Mt. Morris, New York. Here he attended the public schools from which he was graduated at the age of fifteen, afterward becoming associated with his father in the business of contractor and builder. Coming to Detroit in 1870, he went through a course of business training in Mayhew's Commercial College. In 1871 he became connected with the Detroit, Lansing and Northern Railroad as billing clerk, and was the first to hold that position after the establishment of the company, subsequently performing clerical work in the freight department of the Michigan Central Railroad until 1874. From this time until 1880 he was engaged in book-keeping for Jacob Beeson & Company, grain dealers, after which he formed a partnership with George H. Done, under the firm name of George H. Done & Company, which was dissolved in 1882, when he became associated with Sherman, Waldron & Company, as special partner, a relation which he sustained up to 1888. He has since been a member of the firm of J. F. Zahn & Company of Toledo and has the management of the Detroit house. This firm are among the largest receivers and shippers of grain in this city, and Mr. Donovan has in the control of its affairs in this market exhibited an enterprising and sagacious direction especially promotive of continued successes. Mr. Donovan has been a member of the Board of Trade since 1881; for several years from 1883 one of its directors; second vice president in 1888; first vice-president in 1889 and 1890, when through the resignation of Mr. Charles V. Bryan from the presidency he was selected to fill that office, and was elected president of the Board in 1891. Mr. Donovan is a thorough man of business and intimately identified with Detroit's commercial progress.



F. J. SIMMONS.



GEORGE H. WARD.

F. J. SIMMONS & COMPANY.

F. J. SIMMONS, the head of the house of F. J. Simmons & Company, was born in Oneida County, New York, February 10, 1846. He received his ultimate education at the Michigan University, class of 1866, in the Literary department, and coming to Detroit in 1885 became associated as senior partner in the Simmons & Clough Organ Company, now the Clough & Warren Organ Company, for about ten years. He was for two years the general agent of the Equitable Life Insurance Company of New York. After this, upon the formation of the firm of F. J. Simmons & Company, he became the senior member. As dealers in grain and seeds, operating on the Board of Trade, the firm control a business of from \$4,000,000 to \$5,000,000. The individual members of the firm are F. J. Simmons and J. B. Roe, who are enterprising and progressive trade exemplars and pledged to the supreme interests of Detroit in all appointed commercial ways.

GEORGE H. WARD.

GEORGE H. WARD was born at Battle Creek, Michigan, October 16, 1862, of American parentage, his parents removing from New York State and settling at Battle Creek in 1841. His early education was received in the public schools in Battle Creek, and in his sixteenth year he entered Dufrin College at London, Ontario. Completing his collegiate course, he engaged in business as a clerk in the grain commission house of McIntyre and Wardwell, New York, one of the most extensive in the country. He served in this relation for about two years, deriving information which has since proven of incalculable assistance. Coming to Detroit in 1884, he accepted employment with J. F. Zahn & Company in the Board of Trade building as clerk. In October 1889, he embarked in business on his own account in room 27, Board of Trade building. His annual business aggregates about \$1,000,000 and is of constant expansion. Mr. Ward is an enterprising and progressive merchant with undaunted zeal and ambition and is rapidly climbing to the topmost round of the ladder. He is a genial and popular gentleman and a true, honest and upright citizen.

W. E. HEAMES & COMPANY.

W. E. HEAMES, of the firm of W. E. Heames & Company, was born at Marquette, Michigan, March 28, 1851, and came to Detroit when but an infant. He received his education in the city public schools and at the age of 13 passed examination for admission to the high school but neglected the opportunity, and embarked in



W. E. HEAMES.

business in 1870 as a flour merchant and dealer in fire brick and foundry supplies at 75 and 79 Woodbridge street west, the present location of the business of W. E. Heames & Company. Mr. Alfred G. Curtis, who had been previously with the firm about fifteen years, was admitted to partnership July 1st, 1889. He is an active member of the firm. The firm as now constituted is composed of W. E. Heames, Henry Heames and A. G. Curtis. Mr. Heames for twenty years has been successfully engaged in this line of business, of which, for several years, he has been the active partner. He is also associated with his father under the firm name of Henry Heames & Son, lime manufacturers, at the corner of Woodbridge and Twenty-third streets. Mr. Heames is a director of the Western Club, recently organized; a director of the Inter-laken Club at Pine Lake, Michigan, and is warden of St. George's Episcopal Church, Detroit. He is married and has four children, two boys and two girls. Mr. Heames is a worthy citizen and his life has been woven of good deeds and noble aims.

H. E. EMMONS & COMPANY.

H. E. EMMONS, head of the firm of H. E. Emmons & Company, was born at Orion, Oakland County, Michigan, March 28, 1858, and was educated in the schools of his native village. His father, the more effectually to impress upon him habits of frugality and practical business ideas, required him to assist in work around the homestead, paying him for his services and deducting from his earnings the cost of his board and clothing. In February, 1875, he entered the Michigan Agricultural College at Lansing, paying the expenses of his tuition by alternately teaching and working upon the farm operated by the students of that institution. He graduated with the degree of Bachelor of Science in November, 1878. He came to Detroit in the Spring of 1879 and obtained the position of assistant foreman in the drug establishment of Parke, Davis & Company, where he continued for about two and a half years, when he entered the hat department of C. R. Mabley & Company, subsequently taking charge of the department devoted to the finest grade of goods. His intention was to engage in the clothing trade, but in 1881, owing to the death of Robert G. Rudd, who had been conducting the milling and feed business formerly under the proprietorship of Mr. Emmons' father, and there being no one in Detroit to manage the business, Mr. H. E. Emmons and his mother bought it out and established the firm of H. E. Emmons & Company, which has

since been conducted under the management of Mr. Emmons in a highly satisfactory and successful manner. Mr. Emmons is a young man of sterling business qualities and has steadily won his way to eminence and distinction in his business. About two and a half years ago his whole outfit was destroyed by fire, but he undauntedly resumed business and speedily recovered from his losses. The location of the business is foot of Second street and a large local trade and heavy shipments east and south represent the output which is constantly being increased. Mr. Emmons is a member of the Board of Trade, representing the Board as committee of appeals, and is treasurer of the West End Club.

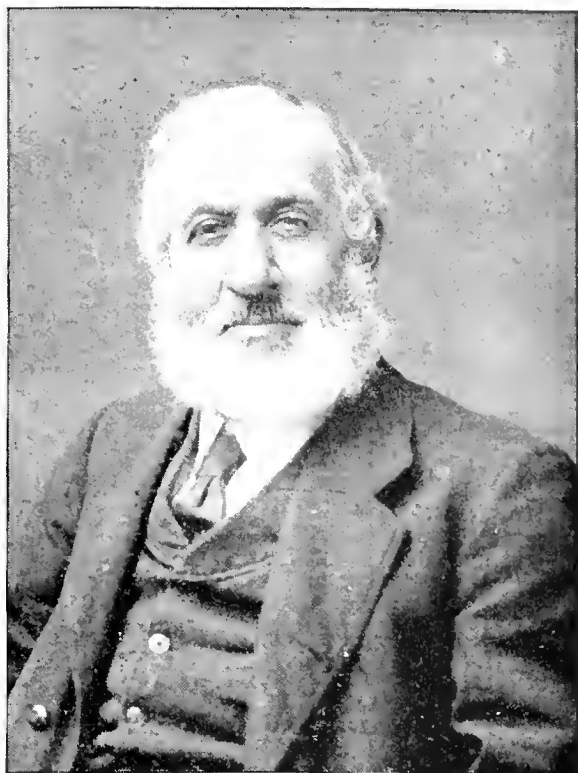
MITCHELL BROTHERS.

This establishment was founded by Mr. William Mitchell, the father of John H. and David F. Mitchell, the present proprietors, in 1871, at which time the business was located at 139 Woodbridge street. It was removed to the present site corner of Larned and Second streets, in 1880, and in 1881 the property was purchased by Mr. William Mitchell and the business has since been conducted at that location. The industry controlled by the firm embraces the manufacture of feed in all of its relations and granulated corn meal by the roller process. The building occupied is three stories in height and 80x80 feet in dimensions and is suitably provided with the latest milling machinery and appliances. The trade is principally local, but large car lots of goods are shipped to lake points and the east. The annual output aggregates \$300,000. The firm occupy a notably high position in their line and has been generally successful since the foundation of the business.

WILLIAM MITCHELL, the father of John H. and David F. Mitchell, composing the firm of Mitchell Brothers, who succeeded to the business at his death, was born near Edinburgh, Scotland, in 1822. He passed his earlier years at Dundee, Scotland, where he served an apprenticeship to the trades of mechanical engineer and machinist, at the same time attending school. In 1851 he accompanied a number of machinists to Montreal, Canada, where for some months he was employed in work at his trade. Coming to Detroit in 1855 he secured work in Kendrick's machine shop, and subsequently became superintendent of machinery for Hiram Walker, of Walkerville, Ontario, filling that position with credit and ability for nine years. After this he bought out the milling business of Smith & Maitland, at 139 Woodbridge street, for \$2,500,



H. E. EMMONS.



WILLIAM MITCHELL.

to raise which sum he mortgaged his whole property. He continued to conduct this business very successfully for seven years, afterward leasing and then buying the present site at the corner of Larned and Second streets. During his entire business career he met all of his obligations without waiving a day or exacting discounts. He was eminently successful in his business ventures; was scrupulously economical, but never unreasonable or niggardly. He was in all of his relations conscientiously upright and honorable and left to his children the legacy of a blameless reputation. Mr. Mitchell died July 3, 1889, leaving a widow and six children. His wife was Miss Fair, a Scotch lady of exemplary character. He was a member of the Christian church and a member of St. Andrews' society.

GILLETT AND HALL.

This firm was established in 1864 as P. Voorhees and Company with Mr. Theodore P. Hall as the Company, and was so continued up to 1868. During the same year Mr. R. W. Gillett and Mr. Theodore P. Hall formed a co-partnership and became successors of P. Voorhees and Company. Mr. Gillett had previously been a member of the firm of Bissell & Gillett, and Mr. Hall of the firm of P. Voorhees and Company. In 1878 Mr. William Carson, who had been in the employ of the firm since its foundation was taken into partnership, as was Mr. Thomas G. Craig, also several years in the firm's service. The record of the house has since been one of continued successes. Mr. Carson is the financial and Mr. Craig the active partner on the floor of Detroit Board of Trade. The firm are extensive handlers of grain, clover seed, dressed hogs and other articles included in the provision trades. They do an exclusively cash business and their transactions for 1890 will aggregate nearly \$6,000,000. Their office is Room 5, of the Board of Trade building. Messrs. Gillett & Hall personally superintend the general affairs of the business, the younger members of the firm being actively engaged in the management of incident details.

E. W. WARDELL.

Was born in Canada in the County of Haldimand and was on his father's farm on the shores of Lake Erie until he was 20 years old, and came to Detroit in 1880, where he engaged in business for himself in the year 1885, commencing in a small way in the flour and feed business. Fortunately meeting with no special losses or reverses, his trade rapidly increased from a small beginning to its

present prosperous condition, until at the present writing it has grown to very extensive proportions. Mr. Wardell is now doing a trade amounting to about \$50,000 annually. During the entire period he has received no outside aid or capital, and the rapid growth and development is due entirely to his careful management and enterprise. Mr. Wardell deals in hay, grain, flour and feed. An especial line is his extensive dealings in grain and hay. His establishment is located at 846 Fort street west, where he possesses every facility for storage and shipment. Ever attentive to the details of his business, although comparatively a young man, his prospects of success in this important line of trade are very promising, and his example of perseverance from a small beginning is worthy of emulation by every young man starting out for himself in the business world.

J. B. DUTTON & COMPANY.

JOSEPH B. DUTTON was born at Findlay, Ohio, September 4, 1848. His father, a merchant tailor, died when the son was but two years old, and his mother removed to Pontiac, Michigan. Here Joseph was put to school until his twelfth year, when he was apprenticed to the milling trade under A. B. Mathews. He continued in this business for eight years, when he engaged with Bennett, Knickerbocker & Company in Jackson and Albion, Michigan, with whom he remained for five and a half years. For one year after this he was employed in the Union Mills at Detroit. In 1877 he removed to Chatham, Ontario and embarked in business on his own account, starting the first new process mills ever operated in Canada. He continued here, doing a profitable business until 1884. In 1883 he first began experiments upon an automatic scale, which he perfected and secured patents for in 1884. Since then he has greatly perfected his invention and now holds eighteen patents to cover the improvements upon it. In June 1884 he began the manufacture of his automatic scale at 211 Jefferson avenue, Detroit, with A. Linabury as a partner. In 1886 Mr. Dutton formed a stock company with a capital of \$100,000, ten per cent. of which was paid in. The business was continued in this relation for one year, when Mr. Dutton bought in the stock and became the sole proprietor. The design of J. B. Dutton's Automatic Grain, Flour and Feed Scale and Register is for handling grain, flour and feed and in weighing and registering grain as it is fed to the first break of rolls. Besides weighing the grain, it automatically regulates its flow upon the



E. W. WARDELL.



JOSEPH R. DUTTON.

rolls. It is especially adapted for use in elevators where it becomes necessary to weigh large quantities of grain expeditiously, as also in breweries and malt houses for handling malt, barley, etc. Mr. Dutton also supplies the trade for all kinds of mill furnishings throughout the United States and Canada. The annual output is about 200 scales valued at \$15,000 and the entire business amounts to \$125,000 per annum.

J. S. LAPHAM & COMPANY.

Room 12 Chamber of Commerce, are among our heaviest shippers of all kinds of grain, by lake as well as by rail, supplying a large milling trade at lake ports, and a milling and feeding trade in interior New York and New England. Messrs. Lapham & Company have long been convinced that Detroit, which is midway between the corn and oats producing districts of Illinois, and the eastern territory requiring these cereals for consumption, and on direct route between them, is the ideal distributing point from which to supply the buying trade. Not only this; but as Detroit is the natural market for the excellent grades of Michigan white and red winter wheat, and choice Michigan white oats, the eastern buyers should be educated into looking to Detroit for supplies, rather than to the distant western markets. In pursuance to this conviction Messrs. Lapham & Company have, by persistent effort, not only established for themselves a generous and profitable order trade in New York and New England, but have done much to make Detroit weights and inspection popular in the districts mentioned. A special department of their business is their traffic in choice grades of feed, bran, coarse and fine middlings, the product of the best Michigan mills. This trade has more than doubled in the past year. The Grain and Commission business of J. S. Lapham & Company at Detroit is in charge of Mr. James T. Shaw, as managing partner. The same firm, under the same name, is established in the banking business in Northville, Wayne County, Michigan.

COAL DEALERS.

O. W. SHIPMAN.

The consideration of coal in Detroit has been invested with great importance through the extensive operations of its local dealers. Among these, O. W. Shipman, whose business was established in 1874, is entitled to conspicuous notice as having

prominently instanced the characteristics of enterprising management and unvarying progress. The facilities of the business are on a very large scale, and embrace a dock 300 feet long at the foot of Beaubien street, a large dock at Amherstburg on the Canadian side, and six yards in the city. Employment is given to 100 hands. The annual output of the Detroit house represents a value of \$1,000,000. The trade territory embraces the Northwest, Canada and New England. Mr. Shipman owns a one-tenth interest in four of the largest coal mines in Ohio, each capable of turning out 1,000 tons per day; a controlling interest in two coal mines in Pennsylvania, with a capacity of 400,000 tons per year, and is the general manager of the Inter-State Coal Car Supply Company. He operates 600 cars in running coal from his Pennsylvania mines to Canada. Mr. Shipman is otherwise prominently identified with leading industries in Detroit; is president of the Michigan Savings and Loan Association; a director in the Home Savings Bank, the Frontier Iron and Brass Works, and owns stock in three Detroit banks. He is now organizing a company with \$1,000,000 capital to develop mining property consisting of 25,000 acres in Pikeville, Tennessee.

PITTMANS & DEAN.

Whose coal offices are at 92 Griswold street, in the Lewis block, have a coal trade which is constantly increasing. The original business was founded thirty-five years ago by James E. Pittmans, and six years ago the business was assumed by Messrs. L. M. Pittmans and Charles A. Dean, James E. Pittmans retiring from active service to take the superintendency of the police, though retaining an interest in the business. They own yards on Atwater street, between Hastings and Rivard streets, at the corner of Gratiot avenue and the Belt line, at the Woodward avenue railroad crossing, and a dock and yard at the foot of Riopelle street, these covering in all about five acres. They ship direct from the Hocking Valley mines, from mines in Jackson, Ohio, from the Pennsylvania anthracite coal fields, and soft coal from Pittsburg, Pennsylvania. They own about forty horses, but are obliged to employ many more during the busy season, when they also work 125 men, with an office force of ten more. They are thus fully equipped to fill all orders received with absolute fidelity and promptness, all their yards being connected with the railway system of Detroit. About three years ago the firm entered into the ice business on a small scale, which has since grown to large dimensions. The ice is cut from a lake near Hillsdale, and is exceptionally pure. Five ice houses, substantially built and con-



O. W. SHIPMAN.



L. M. PITTMANS.

veniently situated, are used in storing their product.

L. M. PITTMANS, is a native of this city, born July 22nd, 1856. He received an excellent education from the Detroit public schools, and during his vacations served on the United States Lake Survey, as recorder. October 4, 1887, he was married to Miss Stewart, of Baltimore, and they have two children, both boys. Mr. Pittmans is fond of aquatic sports, and trained the winning Junior Four in the regatta of the National Amateur Rowing Association, held at



CHARLES A. DEAN.

Detroit in 1883, pulling bow. He has been one of the most active members of the Detroit Boat Club, and also belongs to the Michigan Yacht Club, the Michigan Athletic Association, and the Detroit Club, and having considerable musical ability, is a valued member of the Boylston Club. His energy as a business man has won for him well-deserved financial success, and his genial social qualities command for him lasting popularity among his many friends.

CHARLES A. DEAN was born in Detroit, March 26th, 1854, and has developed into one of the city's most solid and substantial business men. After leaving the high school in 1874, he entered the old Second National Bank, now the Detroit National Bank, where he remained until 1881, when he went into the coal business at the Woodward avenue railroad crossing. May 1st, 1885, he became a member of the present firm of Pittmans & Dean, of which he always has been an active and efficient factor. He is a member of the Detroit Club, of the Detroit Athletic Club, of which he has been a popular director, and of the Rushmore Hunting and Fishing Club. He was married October 8, 1878, to Miss Esselstyn, daughter of the late Henry Esselstyn, and has two children, a boy and a girl.



W. J. GOULD.

GROCERIES AND KINDRED LINES.

In this department of trade Detroit occupies a notably distinguished position in the examples afforded of its representatives, who may well be characterized as among the more reputable and eminent in the country. The distinctive signification accorded the grocery line was among the results of competition and the modern idea of giving a separate identity to branches of business which in the earlier history of the country were classed together. Originally the store keeper kept a stock of great diversification. The general store feature of business necessarily and naturally included not alone groceries in the sense of actual and vital necessities, but all articles comprised in the demands of clothing, hardware and building materials and the items of luxury, all of which now partake of a separate and distinct classification. To the grocery line, therefore, have been assigned, not only provisions in the sense of meats, which belong more particularly to the butcher, especially in their fresh condition, but coffee, tea, sugar, condiments and spices with the numerous considerations of canned goods and such articles as are classed as grocers' sundries. The year 1890 was an especially prosperous one in the grocery trade of Detroit, and the volume

of output far exceeded that of any previous year. Besides the large firms herein described in this line, may be mentioned Johnson & Wheeler, C. W. Insee & Company, Peter Henkel, and Sinclair, Evans & Elliott, W. H. Edgar & Son, sugar dealers.

W. J. GOULD & COMPANY.

W. J. GOULD, head of the wholesale grocery house of W. J. Gould & Company, was born in England in 1830, and came with his parents to the United States in 1836, locating at Detroit. His father was engaged in the grocery business here, but failed in 1839, and W. J. Gould thereafter resided with his grandfather who conducted a grocery upon the site of Pingree & Smith's old shoe factory. He attended school and helped about the store, in this way becoming acquainted with every detail of the retail grocery business. Naturally endowed with apprehensive and sagacious business instincts from his boyhood, he gradually developed the characteristics which have since placed him in the fore front of the representatives of the wholesale grocery trade in Detroit, and determined his highly successful mercantile career. In 1864 he entered into partnership with M. S. Fellers, and engaged in the wholesale grocery business at 22 Woodward avenue. Buying Mr. Fellers' interest in 1873, Mr. Gould removed to 83 Jefferson avenue, where he conducted, as sole proprietor, a very prosperous business. In 1880 the firm of W. J. Gould & Company was formed, the members which were W. J. Gould, D. D. Cady and Lewis F. Thompson. In 1888, Mr. Gould's son, Clarence, was admitted to partnership. The firm removed to the commodious building at 59, 61 and 63 Jefferson avenue, now occupied, in 1882. W. J. Gould is a veritable self-made man. He is prudent, circumspect, and while at times may be characterized as hazardous in some of his ventures, he never fails to hit the nail on the head. He is an influential and exemplary business man, and is intimately identified with all movements directed to the commercial advancement of Detroit in the surest and best ways. The business of his house is of constant expansion, and is recognized by the trade for its principles of superior management and strict observance of the rights and interests of customers. Mr. Gould is vice-president of the Home Savings Bank and a director in the Third National Bank of Detroit.

D. D. CADY, member of the wholesale grocery firm of W. J. Gould & Company, was born on a farm in Wayne County, Michigan, and was educated in the schools of Ypsilanti, Michigan, completing his course in the State Normal School at that place. His first venture



D. D. CADY.



JOHN M. DWYER.

in business was in the grocery line, in which he has since been continuously engaged, with the exception of two years as the proprietor of a general store at New Hudson, Michigan. Returning to Detroit in 1872, he re-engaged in the grocery business as a traveling salesman for the wholesale grocery house of W. J. Gould, continuing in that relation up to 1880 when he became a partner, the firm name being changed to W. J. Gould & Company. He has been an active factor in the business and has largely contributed to its success. Mr. Cady is a stockholder in the Dominion Typograph Company; in the Portland Chemical and Phosphate Company and in the Merchants' National Bank, of Battle Creek, Michigan. He is a member of all the Masonic bodies, and has attained the thirty-second degree. He is a member of the Detroit Athletic and the Detroit Hunting and Fishing Clubs. He married Miss Elizabeth Brewster, of Detroit, and has four children.

DWYER & VHAJ.

This house, the oldest in the line of wholesale fancy groceries and fruits in Detroit, was established in 1869; has enjoyed uninterrupted progress and prosperity for twenty-two years, and during that whole period has experienced no change in the personnel of the firm and with but few exceptions in its clerical force. It has continued at the same location, 66 Jefferson avenue, since the beginning of the business. The annual output is from \$300,000 to \$350,000 in value. The trade territory is principally Michigan, but extends to Northern Ohio and Indiana. The building occupied is 26x125 feet in dimensions, extending through to Woodbridge street, and affords ample accommodations for the business. The firm also use the building on the opposite corner of Jefferson avenue and Cass streets for purposes of storage. An extensive importing trade in fine canned goods, fruits, sardines, macaroni and various other goods incident to the nature of the business, is conducted. The history of the house has been one of phenomenal success, and the firm of Dwyer & Vhaj take a notably high rank among the representatives in their line of business in Detroit and at the West.

JOHN M. DWYER, senior member of the firm of Dwyer & Vhaj, was born in Ireland in 1838, and came when quite young with his parents to the United States, settling in New York state and removing to Michigan in 1852. His father was for many years engaged in the fruit trade at Detroit and the son followed in the same line, in which he has since been continuously engaged. After



JAMES H. VHAY.

conducting the business alone for seven years, he formed a co-partnership with James A. Vhay in the wholesale fancy grocery and fruit business at the present location, 66 Jefferson avenue. Mr. Dwyer is a stockholder in the Detroit and Cleveland Steam Navigation Company and in the Fort Wayne and Elmwood Street Railway Company, and is the First Vice-President of the Peninsular Savings Bank, of Detroit. He is the owner of much valuable real estate and is a prosperous merchant and a prominent business man. He is married and has five children.

JAMES H. VHAY, member of the firm of Dwyer & Vhay, was born at New Bedford, Massachusetts, in 1839, and was educated in the schools of that city. He worked for four years on a farm, and afterward engaged in the printing business. In 1863 he came to Detroit, and was among the first to establish the business of supplying that market with vegetables and fruits from Cleveland, Ohio, conducting at the same time a fruit store. John M. Dwyer was at that time a competitor, but in 1869 these gentlemen formed a co-partnership for the conduct of the wholesale fancy grocery and fruit business, which they have since successfully prosecuted. In the interval to the present time they have become interested in various mercantile and manufacturing enterprises. They hold stock in street railways and in the Detroit and Cleveland Steam Navigation Company. Mr. Vhay is the president of the Fort Wayne and Elmwood Street Railway Company, as successor to Justice Brown, of the United States Supreme court; a trustee of the Mt. Elliott Cemetery Association, and was a director of the Detroit International Fair and Exposition. He has given much attention to various clubs, and has been president of the Catholic Club and a director in several similar institutions. Mr. Vhay was married at Boston in 1866 to Miss Mary Farrell, and has five children. He owns a farm of fifty acres, five miles from the City hall, near Nallyville, upon which his system of experimental farming has proven very successful.

PHELPS, BRACE & COMPANY.

This wholesale grocery house was established in 1836, and is now the oldest house in this line in the city. Its founder, William Phelps, commenced business in a small store on Woodward avenue with less than one hundred dollars in stock. As the business grew, he admitted his brother, Samuel Phelps, to an interest, and the firm became William Phelps & Brother, removing soon after to Jefferson avenue. In 1858, Samuel Phelps withdrew and Mr. O. Staples

bought an interest in the firm, the name being changed to William Phelps & Company. Mr. William H. Brace, the present senior member, was admitted to the firm in 1861, having been with them for five years. He at once assumed active management of the business, William Phelps being with the troops at the front during the entire period of the war. Mr. Staples retired from the firm in 1870, a short time before his death. Col. Phelps died in 1879, and after his death the firm name of Phelps, Brace & Company, was adopted and continued to the present time. In the early history of the house, the manufacture of candy and fireworks formed an important part of the business. This was continued until 1870, when they sold out this branch of the business to J. B. Fox & Company, who afterward consolidated with Gray & Toynton, forming the great manufacturing confectionery house of Gray, Toynton & Fox. The present firm is composed of Wm. H. Brace, Calphurnia B. Phelps, Charles B. Phelps and William V. Brace. They have occupied their present quarters twenty-two years. The building is a brick structure with four stories and a basement, 40x100 feet. This contains the commodious, well lighted offices and sample rooms of the firm, among the handsomest and best appointed in the state. To accommodate their increasing business, it was necessary a few years ago to build an immense storage warehouse 56x120 feet on Larned street in the rear of their store. The business of the firm includes all branches of the wholesale grocery trade and continues to grow in volume with a strong and steady increase. The firm were among the first to import teas in this state, and their warehouses are bonded for the United States inspection of Japan Teas. This places Detroit on a par with New York and Chicago for the direct importation of teas. The business of the firm in this line has grown to large proportions.

WILLIAM H. BRACE, the senior member of the wholesale grocery firm of Phelps, Brace & Company, was born April 3, 1834 at Newburg, a small town which now is a part of Cleveland, Ohio. When he was about nine years old, he moved with his family to Plattsburg, New York and two years later from there to Janesville, Wisconsin. This latter trip was made behind a team of sturdy farm horses attached to what was then known as a "prairie schooner." After a five weeks journey, much of which was through unbroken and unsettled country, they reached Janesville and at once settled down on a farm, building their own log house and barns. The next two years he spent here working hard during the summer months and



WILLIAM H. BRACE.

attending school during the winter time. He entered the District school in an advanced class, his early education having been begun at Newburg, and finished his schooling in the Janesville Academy. In 1855 he came to Detroit and at once became engaged as salesman for the wholesale candy and fruit house of William Phelps & Brother. After three years experience in the house he went out on the road as a traveling salesman for this firm, being the first traveling salesman out of Detroit to represent goods in this line through Michigan. In 1861 he left the road to assume active management of the firm's business, William Phelps being called to the war, and was admitted as a partner, the firm name being changed to William Phelps & Company. This firm name was continued for ten years when it was changed to Phelps & Brace and since the death of the founder of the house, William Phelps, it has been Phelps, Brace & Company. Mr. Brace is a director in the Y. M. C. A., and a prominent member of the Merchants' and Manufacturers' Exchange. He is prominent in Detroit financial circles as president of the City Savings Bank and director in the Merchants' and Manufacturers' Bank. He is also a director in the Michigan Wire and Iron Works, Auxilliary Fire Alarm Company, Rockafellow Mercantile Company, of Carson City, Michigan, and of other institutions. He is a stockholder in the Detroit White Lead Works, Michigan Mutual Life Insurance Company, Detroit Fire and Marine Insurance Company, the Portland Phosphate Company of Florida, and the Dominion Typograph Company.

MORAN-FITZSIMONS COMPANY, LIMITED.

PATRICK FITZSIMONS, of the wholesale grocery house of Moran-Fitzsimons Company, Limited, was born in 1834, in County Leitrim, Ireland. His father, Doctor Fitzsimons, held a leading position, in his section. Mr. Fitzsimons' education was received at home and afterwards at the National school. When he was 14 years of age his father died, and one year later his mother died. Early in the spring of 1852 he sailed to America, and came west as far as his money would allow, arriving in Detroit in April, 1852, and has remained here ever since. Soon after his arrival he obtained a situation with Mr. E. W. Jones, who kept a retail grocery store on the corner of Larned and Wayne streets. Mr. Jones was strictly honest and economical to a degree, but had a strong prejudice against Irishmen, so in starting in, Mr. Fitzsimons had that to contend against. Mr. Jones always paid exactly what he agreed, but in Mr. Fitzsimons' case he paid more. He agreed to



JOHN V. MORAN.

pay \$4.00 per month but paid him \$6.00, and took a great interest in his welfare. Mr. Jones obtained a situation for Mr. Fitzsimons with M. P. Hutchins, at that time one of the largest wholesale grocery firms in Detroit, where he remained for five years. The first year he received \$150 and board and his wages were advanced \$200 each succeeding year, and were fixed in a novel way. Neither of the parties wanted to fix on a figure, so each made an amount on paper and agreed to compromise so that any difference would be divided, and it is a singular fact that the amount put down by each was exactly the same, so that there was nothing to divide. B. G. Stimson was then book-keeper for Mr. Hutchins and when he retired from business Mr. Stimson started and Mr. Fitzsimons went with him. He next accepted a position with Stephens & Beatty as traveling salesman and collector and was quite successful in both. He obtained a large increase of salary each year, receiving \$2,000 the last year. He feels great satisfaction in saying that he earned every cent of salary paid him, working early and late, some times until the small hours of the morning to finish what he was at, and not an unpleasant word was ever said to him as clerk or partner in the whole of his business career. Stephens & Beatty dissolved in 1861 and James Beatty, P. Fitzsimons and Simon Mandelbaum formed a new partnership which continued till March 1872. This firm dissolved and Mr. J. V. Moran bought out Mr. Mandelbaum's interest. This firm continued under the style of Beatty, Fitzsimons & Company until Mr. Beatty's death in 1885 when it was changed to Moran, Fitzsimons & Company and in 1891 it was changed to the corporation of Moran-Fitzsimons Company, Limited, with J. V. Moran, President, P. Fitzsimons, Vice-President and Manager and F. A. Thomas, Secretary and Treasurer. Mr. Thomas has been with the firm for over twenty-five years. The increased number of stockholders and capital will add largely to the success of the new firm whose business during the different firms has always been successful. Mr. Fitzsimons has confined himself to this business and never engaged in outside speculation. He was one of the original stockholders in the People's Savings Bank and has been a director from the time of its organization to the present.

JOHN V. MORAN, of the wholesale grocery house of Moran, Fitzsimons Company, Limited, was born at Detroit, December 25, 1846. His father was one of the early French settlers here and secured lands under patents from President Madison. After receiving preliminary instruction in the Christian Brothers' schools, who



PATRICK FITZSIMONS.

were connected with old St. Anne's and Sts. Peter and Paul's parishes, he attended the Detroit High school and Philo M. Patterson's private school, taking a course of higher mathematics in each. Before entering upon a business career, he went through a course of training at a commercial college. In 1876 he became associated with the wholesale grocery house of Moses W. Field & Company, as clerk, continuing in that relation for fifteen months. He then engaged with John Stephens & Company, in the capacity of assistant book-keeper, their store being the one now occupied by the Moran-Fitzsimons Company. After remaining with this house for eighteen months, he became connected with the firm of Beatty & Fitzsimons, as shipping clerk. This firm was subsequently succeeded by the firm of Moran, Fitzsimons & Company, the location being at 16, 18 and 20 Woodward avenue. After continuing with Beatty & Fitzsimons for two years, he purchased the interest of Mr. Simon Mandelbaum, the special partner in the business. The firm name changed to Beatty, Fitzsimons & Company, and at the death of Mr. Beatty, in 1885, it became Moran, Fitzsimons & Company, and so continued until 1891. Mr. Moran is the secretary and one of the directors of Ward's Detroit and Lake Superior line of steamers; a director in the Peoples' Savings bank; vice-president of the American Banking and Savings Association; director of the Catholic Club and Detroit Boat Club. He was one of the organizers of the Detroit Club, of which he was the treasurer, and was prominently identified with the organization of the Merchants' and Manufacturers' Exchange. He assisted in the organization of the Gale Sulky Harrow Company, now known as the American Harrow Company. He is a member of the St. Vincent de Paul conference, and is a faithful, earnest and distinguished representative of every movement and interest prompted by philanthropy and good citizenship.

WARD L. ANDRUS & COMPANY.

The notable elevation of Detroit as a commercial emporium and its conspicuous position among the markets of the country have been secured by its younger business men, many of whom have won meritorious distinction for eminent abilities and sterling characteristics. In the ranks of these distinguished representatives may well be placed Mr. Ward L. Andrus, who has, for over nineteen years, been actively identified with the wholesale fancy grocery and fruit trade of this city. He was born at Washington,



WARD L. ANDRUS.



F. WILLIAM LICHTENBERG.

Macomb county, Michigan, July 13, 1852. His parents were among the early settlers in the Michigan Territory, to which they came in 1816. Mr. Andrus received his early scholastic training in the common schools of his native village, and subsequently took a commercial course at Goldsmith's Business College at Detroit. January 28, 1871, he accepted a position with D. D. Mallory & Company as book-keeper, and continued in that relation with this firm for eleven years, when he was promoted to the responsible post of assistant general manager of the business. After filling this position very creditably for three years, Mr. Andrus and Mr. Gilbert W. Lee, Mr. H. M. Gilman, the active partner, retiring by reason of ill health, purchasing the interest of that gentleman, became the sole proprietors of the business, May 1, 1885, changing the firm name to the D. D. Mallory Company, Mr. Andrus becoming the general manager and active partner, relations he sustained with signal success and honor. In May, 1890, Mr. Andrus severed his connection with Mr. Gilbert W. Lee, and opened a large wholesale fancy grocery and fruit house at 88, 90 and 92 Jefferson avenue, which has since been attended by phenomenal success, due to his peculiar command of the details of this business and his generally recognized popularity in the trade with which he has so long and so prominently been identified.

D. F. McDONALD COMPANY, LIMITED.

This establishment was founded by Mr. D. F. McDonald in 1877. The line of business is wholesale produce, dried fruits, grain, canned goods, etc. The trade territory extends from New Orleans to Duluth, and from St. Joe, east to Boston, New York, and other large eastern cities. Mr. D. F. McDonald is manager of the business to which he gives his personal attention in all of its departments.

LICHTENBERG & SONS.

F. William Lichtenberg, head of the firm of Lichtenberg & Sons, was born at Baden, Germany, April 20, 1812. He came with his parents in his 10th year to the United States, locating at Detroit, where he resumed and completed his education. In 1863 the firm of Lichtenberg & Sons, consisting of John J., father, and F. William and Christian J., sons, was formed for the conduct of the grocery and produce business. The father retiring in 1873, the sons bought the business and embarked in the produce and grain trade on Woodbridge street, near Woodward avenue, retaining the same firm

name, and removing some years later to the present location at 19 Woodbridge street, west. The firm has built up an extensive trade throughout the United States, the annual output of which aggregates \$750,000. Mr. Lichtenberg has been for ten years one of the inspectors of the House of Correction, and is ex-president of the Board of Trade. He is a prosperous merchant and a worthy citizen. He is married and has four children. During the late civil war Mr. Lichtenberg served in the United States Navy.

THE STANDARD OIL COMPANY.

With barreling works permanently located in Detroit at Michigan and Lovett avenues, and an office at 46 Jefferson avenue, has facilities for storing and handling oils equal to any station in the country. This company has bulk stations at East Saginaw, West Bay City, Flint, Owosso, Port Huron, Pontiac, Ypsilanti, Jackson, Kalamazoo, Lansing, Ionia and Battle Creek, where the Detroit facilities are duplicated, the trade supplied promptly and to the best advantage. All goods are received direct from the Cleveland refineries and are handled and shipped in the most economical manner. The Michigan trade is catered to with the best products from the Cleveland works and at the lowest market prices. In the Detroit office a full line of samples of this company's fine lubricating oils is kept for the local and tributary trade, including the Capital cylinder and Eldorado engine. Correspondence addressed to the Standard Oil Company at any of the points above mentioned will receive prompt attention.

JOHN DAVIS & COMPANY.

JOHN DAVIS, manager of the house of John Davis & Company, was born at Westfield, Massachusetts, May 25, 1844 and received his education in the schools of his native town. His first venture in actual business was as a clerk in the drug line. He enlisted in the military service at the age of 18 in the Thirty-fourth regiment of Massachusetts Volunteers, and after one year was appointed hospital steward in the regular army, being stationed successively at the headquarters of Generals Hunter, Sheridan and Crook. The close of hostilities found him at his post at the headquarters of General Crook at Cumberland, Maryland, from which point he was honorably discharged from the service. For one year succeeding this he was employed in the wholesale drug business in New York City, the death of his father compelling his return to Westfield, Massachusetts, where he engaged in the drug business on his own account. His



GILBERT W. LEE.

mother's declining health caused him to sell out after the first year, and he removed to West Bay City, Michigan, where he resumed the drug business, from which he gradually developed his present line as a manufacturer of grocers' specialties in baking powders, spices, extracts, condiments, etc. He operates a branch establishment at Windsor, Ontario. He also about one year ago established a plant for the manufacture of phosphates used in baking powder, under the name of the Detroit Chemical Works. The firm of John Davis & Company is incorporated and has a capital fully paid up of \$30,000. The officers are F. M. Thompson, president; John Davis, secretary and treasurer. The trade territory is represented by Ohio, Michigan, Indiana, Illinois, Wisconsin and Canada, with an annual output of \$150,000. Mr. Davis has three sons, the eldest of whom is a member of the reportorial staff of the *Detroit Free Press*.

THE D. D. MALLORY COMPANY.

GILBERT W. LEE, who is known over a wide territory as one of Detroit's youngest and too t successful business men, was born in Romeo, March 28, 1861. He was educated at the Romeo Union school, receiving his diploma when 17 years of age. He soon came to Detroit to accept a position with George C. Wetherbee & Company, and when 21, was made a member of the firm. He remained with them till 1885, when with Ward L. Andrus he bought the large wholesale fancy grocery house of D. D. Mallory & Company. This had been established in 1861 by Mr. Mallory, and was then the first exclusive oyster and canned goods house in the West. Mr. Lee believed that the perpetuation of a business name so well known as Mr. Mallory's was of more importance than personal glorification, so the only change made in the firm name was to prefix a "the," so it now stands as The D. D. Mallory Company. In 1890 he purchased his partner's interest in the business, and is now sole proprietor, as well as financial and managerial head, of what is still one of the largest establishments of its kind in the West. Nearly every article handled by wholesale grocers is now to be found in stock at 53-57 Jefferson avenue, and owing to this addition to trade outlets the business has increased fully one-third in the past five years. Mr. Lee is also director in the Peninsular Savings Bank, vice president of the Detroit Electric Light and Power Company, (of which he was one of the organizers), a member of the Detroit Club, Grosse Pointe Club, and the Detroit Athletic Club. Being a firm believer in Detroit's rapid advance-



JOHN DAVIS.



ALFRED CATO. J. C. EICHHORN. H. G. HORTON.

ment in size and wealth, he concluded he would like to own a small share of it, and has been quite an active dealer in real estate ever since. One of his transactions was buying a Woodward avenue suburb for \$38,000 and selling it for \$50,000 in less than six months. His residence at 67 Ferry avenue is one of the handsomest in the city. Mr. Lee married Miss Sara Hammond, daughter of the late George H. Hammond, in 1885, and has one son: George Hammond Lee.

HORTON, CATO & COMPANY.

HORTON, CATO & COMPANY, manufacturers of fine table condiments, was established as the firm of Horton & Cato, in 1877. They are natives of England, and have, through their superior management, brought the business to its present high degree, under the superintendence of Mr. J. Charles Eichhorn. Their products of the Royal salad dressing is not surpassed by any in the world, and their Royal Worcestershire sauce is generally acknowledged as the finest of piquant relishes. Their entire line of high grade table goods are not anywhere surpassed in character and general desirability.

CARL H. MICHELL.

Wholesale and retail grocer, corner of Monroe avenue and the Campus Martius, is an exemplification of what energy, activity, industry, integrity and sound business methods will do for a young man who starts in life with no other capital than the qualities above mentioned, and a fixed determination to succeed in the race for fortune and position. He was born at Kirch-lain, Province of Hessen, in Southern Germany, June 5, 1853, and secured sufficient schooling to enable him to add and expand his book learning, while putting in hard work and taking hard knocks in his subsequent efforts to earn a livelihood. He served a thorough and practical apprenticeship to the mercantile business, at Herzberg, in the Harz mountains, and when a little over 18 years of age, he embarked for America, landing in New York City on October 6, 1871. Unlike many of our young men, who nowadays "go west" to seek their fortunes, he had no letters of introduction from complacent and well wishing friends, which would secure him a good position on the start. He could not speak a single word of English, and had no other credentials than appeared in his countenance and honest eyes; but as soon as he landed, he commenced hustling around for a job, (he has been hustling ever since, by the way) and in exactly four hours from the time he passed through the precincts of Castle Garden, he was engaged to go to work as a stock keeper in the dry goods house of Walter & McSorley on Grand street. He

remained with the firm about one and a half years, during which time he learned to speak the English language fluently. In the spring of 1873, being anxious to see something of the great west, he came to Detroit, and found no difficulty in securing employment with C. H. Locke, then a leading Woodward avenue dry goods merchant. After four years service there, he concluded to go into some kind of business for himself, and with a capital of \$500, he bought out a small tea store at 311 Michigan avenue. He did so well in this venture that in the succeeding spring he opened a branch store at number 7, Russell House block, and in the same year established a tea store (and subsequently a branch) at Toledo. In 1880, by reason of failing health, he disposed of all his business interests except the store at 86 Monroe street, Toledo, but in the fall of 1881, his health being restored, he branched out on a larger scale than any of his former efforts, and with his establishment at 32 Cadillac Square, he kept the tea business in Detroit on the jump for eight years. During this time he established branch houses at Buffalo, Fort Wayne, Toledo, Milwaukee and several other cities, conducting them all successfully. In 1889, Hull Brothers, of this city, failed, and the successful tea merchant made arrangements to purchase their enormous stock of groceries and provisions and consolidate all his business interests in the immense establishment, in the conduct of which they had just proven insolvent. It was taking a considerable risk, and very few had any idea that he would make a success in the field where men of so much experience had failed. Nevertheless he "sailed in," and with characteristic energy and ingenuity, developed additional attractions for purchasers, added new lines of goods, and soon had a profitable business, far more extensive than the old one ever was. His present establishment is undoubtedly the largest, best stocked and most completely appointed of any retail grocery in Michigan. One of the pleasant features of this handsome and commodious store, which makes it a fashionable resort for the best families of the city, is the neat and tasty lunch department. This is conducted with scrupulous neatness, and is so arranged that it is a luxury for a lady, while giving her orders for household supplies, to satisfy the cravings of the "inner woman" with such delicacies as chocolate, ice cream or bon-bons. This being a department largely for accommodation of regular patrons of other branches of the establishment, the prices are placed at rock bottom figures. It is an attraction which no other business house of a similar nature possesses. Mr. Michell is a manufacturer, as



CARL H. MICHELL.

well as a merchant, and makes a superior line of confectionery, extracts and ground spices, the purity of which he guarantees, because he knows what they are made of. It requires the constant use of two of Burns' large coffee roasters to supply the demand for Michell's coffees. Though the business is extensive in all its ramifications, Mr. Michell finds time to give his personal attention to superintending the wants, necessities and conduct of every department.

J. G. HAMBLÉN.

Was born in Newmarket, New Hampshire, in 1844. His early days were spent in Boston and in Maryland until he was about 16 years of age. He was educated at Dickinson college, Carlisle, Pennsylvania, and graduated in 1886 at the age of 22. He came to Detroit in 1868 and entered the employ of Hamblen, Baker & Company, remaining with them until 1880, in the wholesale fruit and canned goods business. On the dissolution of that firm he commenced business for himself, opening at 66 and 68 Woodbridge street, where he remained until two years ago, when he removed to his present stand, 97 Jefferson avenue. Mr. Hamblen has always been in this line of business, making a specialty of the oyster trade. He employs travelers on the road covering Michigan, Ohio,



J. G. HAMBLÉN.

Indiana, and his trade also extends into Canada. His business has been prosperous from the start, and is constantly increasing. Mr. Hamblen devotes his entire time and attention to his business, and possesses every facility for satisfactorily supplying his customers. His qualifications, consisting of long experience, integrity and energy, gives him a most excellent rating among the business men of Detroit.

GEORGE B. HOLLOWAY.

GEORGE B. HOLLOWAY, merchandise broker and importers' and manufacturers' agent, was born at Buffalo, New York, October 12, 1849, and was educated in the schools of that city. His first venture in business was as clerk in the coal trade in which he continued until 1874, when he came to Detroit, there becoming associated with the wholesale grocery house of L. J. Staples & Company, as salesman. In this relation he continued for about two years, after which he engaged in his present business of merchandise broker and importers' and manufacturers' agent at 55 Griswold street, subsequently removing to 95 Jefferson avenue, and to his present location at 51 Shelby street, where he has handsomely



GEORGE B. HOLLOWAY.

appointed offices. Mr. Holloway represents leading houses in various lines, and among them are Spreckles' Sugar Refinery, Philadelphia; the American Glucose Company, Buffalo, and the Rockford Oat Meal Company, Rockford, Illinois. He does an extensive business with the trade tributary to the Detroit market, and is enterprising and conservative in the management of implied interests. Mr. Holloway is prominently identified with leading industrial enterprises and holds stock in various corporations. He



FRANK S. DAVIS.



HARRY J. PURSE.

is a member of the Detroit Hunting and Fishing (Rushmere) Association and several other organizations. He married a Detroit lady and has a promising son.

FRANK S. DAVIS & COMPANY.

FRANK S. DAVIS, merchandise broker, was born at Medina, Ohio, in 1853, and was educated in the schools of his native village. At the age of 18 he went to New York city, where he found employment as a salesman in the wholesale grocery business, at which he continued until 1874, having in the meantime been promoted to the position of manager of the tea department, which was conducted upon an extensive scale. From this he became associated with the tea importing business, and in January, 1875, came to Detroit as the representative of Roswell, Skeel & Company, tea importers, therefrom developing his present relation as merchandise broker, in which he has found success and prominence. Mr. Davis represents some of the leading houses of the country in varied lines, and has acquired an extensive trade for the goods he handles through Michigan, Ohio and Indiana. He is prudent, conservative and enterprising, and gives faithful and consistent attention to confided interests.

HARRY J. PURSE, member of the firm of Frank S. Davis & Company, merchandise brokers, was born at East New Market, Maryland, November 2, 1864, and received his education at Seaford, Delaware. His first entry into business was as a clerk in a general store at Felton, Delaware, in which he continued for two years. After this he entered the employ of Nathan Trotter & Company, importers of tin plate and metals, at Philadelphia, remaining for four years, subsequently becoming associated with another firm in the same line in that city. He came to Detroit in 1888, and engaged with R. C. Wilby & Company, merchandise brokers, who were bought out by the present firm of Frank S. Davis & Company, January 1, 1890, of which he became a member. The firm represents a number of the leading manufacturers and importers of the country, and controls a large trade in the districts tributary to the Detroit market. Mr. Purse is progressive and enterprising, and while quite a young man has made a record among merchants as honorable as it is characteristic of energy and ambition.

GRAY, TOYNTON & FOX.

In the manufacture of confectionery at the present day, in order to successfully meet competition, the products must be in accord with those of the leading and prominent representatives of that

industry. The popular demand is for fancy confectioneries and such as are generally classed as French, and to produce them requires much more care and skill than formerly. Messrs. Gray, Toynton & Fox are eminent in this line, and have kept steady pace with the fullest exactions of the trade which has grown into very extensive proportions. The business was established in 1879, and incorporated in 1881, with a capital of \$150,000. The factory building at 20 to 26 Woodbridge street, east, is five stories above a commodious basement, 80x80 feet in dimensions, and is fully equipped with the latest and most improved machinery and appliances for manufacturing demanded by its extensive operations. A force of 150 skilled hands are given regular employment, and the annual output aggregates in value \$400,000. The firm also carry a full line of fire-works of the best manufacturers. The trade territory embraces the whole United States, but principally Michigan, Ohio, Indiana, Illinois, Minnesota, Wisconsin, Iowa, Kansas and Colorado. The officers are John S. Gray, president; Charles H. Andrew, vice-president; Walter S. Campbell, secretary and treasurer.

DRY GOODS, CLOTHING, FURNISHINGS, HATS, ETC.

There is probably no other city of its size in the Union that is better supplied with high class establishments coming under the above head than Detroit. In fact, although the growth and development of the city is not complete, it already outnumbers many larger cities in fine wholesale and retail dry goods, clothing and other kindred lines of trades, these lines having kept pace with the city's progress in other directions. No other city of its size is better represented in the style and character of its buildings, and it has no superior in the quality, quantity, or variety of stocks carried by this class of merchants, who are able to compete successfully with other cities of the west. The large capital invested by leading firms in this line of business, renders Detroit a most advantageous market for country dealers to obtain their supplies, and many residing within the boundaries of Michigan, Ohio and Indiana, come to Detroit from preference, to purchase, instead of in the eastern markets. Among the many successful leading merchants in this department, besides those mentioned in detail, may be named, Edson, Moore & Company, Strong, Lee & Company, Burnham, Stoepel & Company, dry goods; A. C. Bacon & Company, hats; H. A. Newland & Company, furs; Mabley & Company and R. H.



MARVIN M. STANTON.

Traver, retail clothiers, and Heavenrich Brothers, wholesale clothiers, all of whom are doing a thriving and prosperous business. In ready made clothing, hats, caps, and furs, an equal enterprise is found throughout the wholesale and retail trade of this city. Detroit is surrounded by a rich country and numerous large prosperous towns which makes this an important trade centre, and promotes this market to a highly satisfactory condition.

STANTON, MOREY & COMPANY,

Manufacturers of Men's Furnishing Goods and Lumbermen's Wear, 120 and 122 Jefferson avenue. This business was originally established October 1, 1873, by O. P. Hazard, James E. Brewster and M. M. Stanton, under the firm name of Hazard & Brewster, which January 1, 1881, was changed to Brewster & Stanton, June 1, 1887, to Stanton, Sampson & Company, and to its present name and style, December 1, 1890. It is conducted upon a very extensive scale and its record has been one of continued and meritorious success. The death of Mr. Brewster, November 22, 1886, placed Mr. Stanton in the relation of sole proprietor until the formation of the existing firm. The factory building is five stories above a commodious basement 50x100 feet in dimensions, and is fully equipped with requisite modern machinery and appliances for the expeditions and thorough production of the goods, which find ready and rapid sale through the United States and principally in Maine, New York, Michigan, Ohio, Indiana and Wisconsin. Steady employment is given to 250 hands and the annual product equals in value \$500,000. A specialty is made of the manufacture of the "Peninsular" brand of pants, shirts and overalls, which are particularly adapted to lumbermen's wear as being warranted not to rip. Each garment is guaranteed as represented, and a ticket is placed upon it requesting the purchaser, in case of a defect, to return it to the merchant from whom purchased and receive a new one in its stead. This highly commendable principle of business has always been rigidly and scrupulously adhered to and has helped essentially to lay the foundation of the present extensive trade relations of the firm and their consequent large measure of prosperity and importance among the leading manufacturing industries of Detroit. Pursuing the design of the house to produce the best and most salable goods, their trade relations have been so enlarged as now to include the whole country. Their products are justly classed among the great staples of all principal markets, and the satisfaction expressed by all purchasers is the surest and best evi-



GEORGE L. SAMPSON.

dence of their superiority and adaptability to intended purposes. The members of the firm are thoroughly experienced in the practical details of their line of manufactures and give their critical personal attention thereto, thereby insuring the security of quality and general essentials. There is no industry in Detroit more entitled to commendation as having perfectly met confided interests and attained the highest character of products, than Stanton, Morey & Company, who are justly classed with the leading and most prominent trade exemplars who have distanced competition and won a name and prestige as honorable as distinguished. Their products are everywhere recognized as among desirable and salable goods upon which are placed the stamp of genuineness and undisputed excellence.

MARVIN M. STANTON, senior member of the firm of Stanton, Morey & Company, was born in Otsego County, New York, in 1847, and when but 7 years old came with his parents to Michigan, settling at Oxford, where his father conducted a general store and where he had other business interests. He was educated at Alfred university in New York state, completing his course at the age of 20. After this he traveled for some time through the Western sections of the country. In 1870 he engaged as traveling salesman for Charles Higgins, a prominent jobber, and continued in that relation until he established his present business in 1872. He has since that time been the chief instrument in bringing the business of Stanton, Morey & Company up to its present prominent elevation as manufacturers and jobbers of men's furnishing goods. He is a prominent member of the Detroit Commandery, K. T., and of the Westminster Presbyterian church. He was married in 1872 to Miss Alice Lee, and has one child, a promising boy of 6 years.

AUSTIN E. MOREY, member of the firm of Stanton, Morey & Company, was born at Lyons, Ohio, April 8, 1853. In his 5th year he removed with his parents to Adrian, Michigan, where his education was received in the public schools. He first engaged in business in 1872, as a book-keeper for the Adrian Paper Mill Company, retaining that position for three years, and was afterward for five years associated with the lumber firm of Todd & Gerrish, at Farwell, Michigan. In 1880 he entered the employ of Sampson & Black, Detroit, as a book-keeper, continuing until his admission to partnership in the present firm. He is a member of Detroit Commandery, K. T., and is a prominent and prosperous merchant.



AUSTIN E. MOREY.

GEORGE L. SAMPSON was born at Lancaster, New Hampshire, November 11, 1839. He lost his mother when he was an infant. At the age of 12 he was put to school in Boston, where he received a liberal education. Completing his studies he was given, by his brother William, a clerkship in his shoe store at Cambridgeport, Massachusetts, a position which he creditably filled and in which he exhibited the qualities and abilities which subsequently so greatly contributed to his successes in business. He afterward became connected with Lampkin's shoe house, in Boston, and continued with it until failing health obliged him to return to his home at Lancaster, New Hampshire, where he remained for two years. Coming to Detroit in 1865, he entered the employ of A. R. Morgan, in the shoe business, where he continued until 1867, when he became associated with the wholesale grocery house of J. B. H. Bradshaw, as traveling salesman. In 1878 Mr. Bradshaw sold out to Sampson, Fletcher & Company, the firm name in 1880 being changed to Sampson, Black & Grant, and subsequently to Sampson, Black & Company and George L. Sampson & Company. Mr. Sampson, after disposing of his interest in the grocery business, purchased an interest in the firm of Stanton, Sampson & Company, subsequently changed to Stanton, Morey & Company. Mr. Sampson married the daughter of his old employer, Mr. J. B. H. Bradshaw. As a merchant and man of business, Mr. Sampson has afforded a signal example of success and as a citizen a notable instance of strict devotion to the city's leading position in whatever concerns its vital elements. As a member of the house of Stanton, Morey & Company, Mr. Sampson has been especially active and enterprising, and has demonstrated those rare business qualities which constitute him a model merchant.

JACOB BROWN & COMPANY.

JACOB BROWN, head of the house of Jacob Brown & Company, was born in Germany, in 1836, and came to the United States in his 13th year. He, at a very early age, evinced a strong inclination for mercantile pursuits, and soon after reaching Detroit, to which place he proceeded directly upon landing in this country, he essayed the business of a peddler, beginning with a stock of goods valued at \$3.75, obtained on credit. He tramped through Michigan, and while but little versed in the English tongue, he managed to do a highly profitable business. Subsequently investing a portion of his hard earnings in a horse and wagon, he was enabled to more satisfactorily and expeditiously conduct a business, which ere long permitted him to open a notion store at the little village of Tremont, in Shiawassee County, Michigan, which he conducted for about two years. The collapse of this hamlet drove him to Flushing, and ultimately to St. Johns, Michigan. He returned to Detroit in December, 1868, and undertook the manufacture of fine cut tobacco, which he prosecuted seven years without appreciable profit. Abandoning the tobacco manufacture, he, in the fall of 1874, purchased the business of Shaw & Marvin, jobbers in notions and gents' furnishing goods,

at their old stand on Jefferson avenue, the present location of the fur house of H. A. Newland & Company. Here he continued to conduct the business with great success for five years, after which he removed to 180 Jefferson avenue, where he began the manufacture of pants, shirts and overalls. In this relation of his large and rapidly expanding business, Mr. Brown has exhibited the most consummate skill and a ripe judgment. His trade embraces the West and Northwest. Over 400 hands are employed, and the annual product of pants, shirts, overalls and lumbermen's supplies aggregates in value \$300,000. The building occupied at 193 and 195 Jefferson avenue is a commodious structure of brick, six stories in height, 45x100 feet in dimensions and provided with the most improved manufacturing appliances and facilities. Identified with the supreme interests of the manufacturing industries of Detroit as one of its prominent exemplars, and as President of the Detroit Alaska Sock Company, Mr. Brown

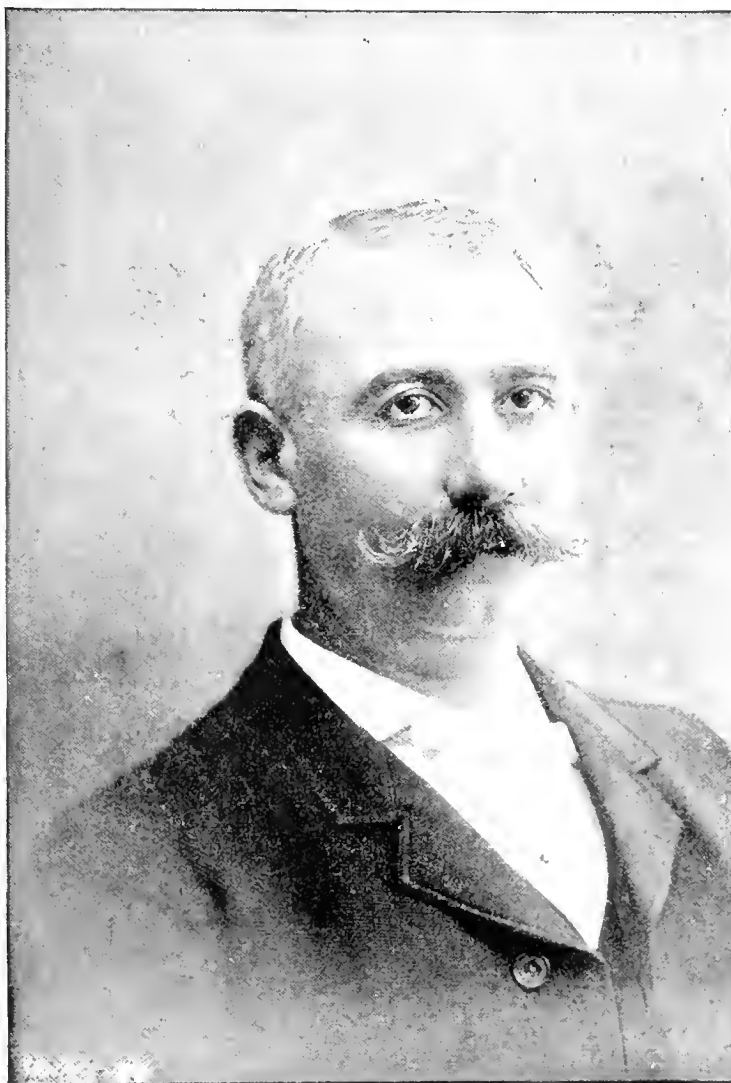
justly merits and receives the support of the trade and the unlimited confidence and credit which attach to strict integrity and unflinching adherence to correct mercantile principles.

ARTHUR BROWN, son of Jacob Brown, and a veritable "chip of the old block," was born at Vernon, Michigan, in 1859. Ten years later he accompanied his parents to Detroit where, for the ensuing seven years, he received the best instruction the city schools afforded. Entering his father's service as an office boy, he won his way by successive promotions to his present responsible position as a partner in the business of Jacob Brown & Company and the offices of Secretary and Treasurer of the Detroit Alaska Sock Company. Since 1882 he has been a member of the firm of Jacob Brown & Company, for which he has accomplished much of its present prominence and importance through the display of eminent qualities and abilities, generally recognized and appreciated by the trade he has been so instrumental in securing for the house. He is alert, enterprising and conservative; knows how to serve customers acceptably, and is indispensable to the business as a vigilant and judicious superintendent and director. He is the happy father of a boy of nine years, who promises to be

an honor to his parents and a worthy successor of his father's truly merited mercantile distinction.

SCHILLING CORSET COMPANY.

Manufacturers of Corsets and Sole Manufacturers of Dr. Schilling's Corsets; Seventh and Abbott Streets. This industry was established in 1883 as the Detroit Knitting and Corset Works and in 1886 changed to its present title. The proprietors of the business, Messrs. Joseph, Jacob and Abram Siegel, have by the exercise of rare talent and enterprising management constantly advanced its interests, and to-day the Schilling Corset Company takes high rank among the leading manufacturing considerations in this line in the United States. The facilities for manufacturing are ample, and include a commodious four story and basement building,



JACOB BROWN.

70x120 feet in dimensions, which is thoroughly equipped with the latest improved machinery and appliances for securing expedition and thoroughness in the operations of the factory. The special product, and which has been received with high favor, is a corset invented by Dr. Schilling and characterized by reason of its adaptability to required essentials in its construction as the Dr. Schilling Health Preserving Corset. In this commendable achievement in the manufacture of corsets, due regard has been had to the health of the wearer, while in beauty of finish, durability and construction to meet the demand for conformity to natural positions, it is unquestionably superior to all others in the market. In addition to this specialty, the Company manufacture from sixty to seventy different styles of corsets and waists, the output of which is 125 dozen per day. Among the more noted of these, and which are finished in many and varied styles, are the "Model Form, No. 850," the "Nonpareil," "Imperial," "French Shapes," "Detroit Ladies' Waist" and others of equal celebrity and salable quality, besides sanitary garments, such as corsets for nursing, abdominal corsets, etc. The trade territory embraces the entire United States and the products which represent 30,000 dozen per year are of generally recognized merit in all leading markets. This extensive industry deservedly holds high rank among Detroit's prominent manufacturing institutions, as well by reason of the exceptionally superior character of products as on account of the diligent and exemplary management of its proprietors.

S. SIMON & COMPANY.

S. SIMON, the head of the house of S. Simon & Company, was born at Bingen on the Rhine, in 1831. Coming to the United States in his fifteenth year, he settled at Danville, Pennsylvania. His father was engaged in the mercantile business in Philadelphia, where he, after some years, died. The son came to Detroit and became connected with the clothing house of E. Lieberman. Marrying the daughter of Mr. S. Jacobson, he became associated with his father-in-law in his dry goods business. Mr. Simon occupied for two years the position of President of the Wayne County Poor Commission and still serves as a member of the Commission. He is a member of the Odd Fellows and several other orders and societies. The firm to which Mr. Simon belongs was established in 1860 under the name and style of S. Jacobson & Company, Mr. S. Simon being the company. The original place of business was on Jefferson avenue, opposite the Biddle House, in a small building, 20x50 feet in dimensions, both parties living above the store. The business was continued at this location until Mr. Jacobson's death, in 1867, when Mr. Simon became sole proprietor and removed the business to Woodward avenue, upon the site of the store now occupied by J. H. Black. During this whole period Mr. Simon successfully conducted a wholesale and retail business. He continued in the Woodward avenue store up to 1875, when he disposed of the retail department and entered into business with Schloss Brothers, on Jefferson avenue, under the firm name of Schloss Brothers & Simon,

in the wholesale clothing, dry goods and furnishing goods line. In 1879 the firm was dissolved and Mr. Simon with Mr. Isaac Mendelson began business in the same line at 185 Jefferson avenue, where it was continued for about two years, when Edson, Moore & Company having vacated the store at 190 and 192 Jefferson avenue, they removed to that location. This, their present establishment, is a fine building, five stories above a commodious basement, and is 10x100 feet in dimensions. From 220 to 275 hands are given constant employment, and six traveling salesmen represent the interests of the house in its trade territory, which extends from Maine to California. In the manufacture of gents' furnishing goods they use 130 sewing machines. The house is celebrated as a manufactory of lumbermen's wear and is recognized as selling more goods in this line than all other factories combined. They supply the jobbing trade in this line from Maine to California and visit the retail trade in Michigan, Wisconsin, Minnesota, and Dakota. The "Peerless" (trade mark) negligé shirts, made of flannel, silk, etc., have no superior in fit and make. Their products in pants, overalls and other articles, embracing gents' furnishing goods, are highly appreciated by the large trade of the house which aggregates in value \$500,000 per year.

WALTER BUHL & CO.

More than half a century ago the founders of the present house of Walter Buhl & Company began in an humble way the business which to-day exceeds in volume that of all the mercantile establishments in Detroit at the time of its inception taken together. The city was then a struggling hamlet, with none of the premonitions existent of its present growth and general manufacturing and mercantile importance. The extension of trade relations and the enterprise and ambition of its commercial representatives have evolved the magnificent City of the Straits with its assured position among the great cities of the country. The house of Walter Buhl & Company has kept steady pace with modern progress and ably maintains its reputation and identity through the character of its products, which are rather to be judged by their generally appreciable quality than by quantity of output. Even their lowest priced goods are made by ex-



ARTHUR BROWN.

pensive skilled labor. As manufacturers of hats, caps, and furs in all of their varied relations, and as importers of materials for their great range of products, the firm of Walter Buhl & Company has acquired a distinction and prominence which place them in the front rank, and they control a trade territory which continually affords an abundant patronage. The present business premises, at 116 and 118 Jefferson avenue, were constructed over forty years ago under the supervision of Mr. Frederick Buhl, the father of Mr. Walter Buhl, and since unchanged except in the direction of such improvements as were from time to time necessitated by the expanding nature of the business. Mr. Walter Buhl, the successor of his father in the business, was born at Detroit, July 25, 1845, and has been continuously interested therein since his seventeenth year. His education was received in the city public schools, and few men



S. SIMON.



ISAAC MENDELSON.

of his age have had a more extended experience and a more notable and honored record as merchant and citizen. He has ever exhibited an ardent inclination for every species of organization pledged to the progress of the city.

BUTZEL BROTHERS & COMPANY.

This firm are the successors of Heineman, Butzel & Company, of which they were for many years the most active members, and which firm they succeeded in January, 1890. They have been in active business in Detroit since 1861, devoting their time exclusively to building up and maintaining one of the leading wholesale clothing firms of the West. The portraits of Messrs. Martin and Magnus Butzel, the actual partners in the firm, are herewith introduced as representative types among Detroit's merchants who have, by enterprising and conservative management and direction in business achieved an eminent and meritorious distinction and prosperity. They have ever exhibited a progressive and philanthropic disposition, and their names have often figured as contributors to movements in aid of public and benevolent enterprises. The building at 142 and 144 Jefferson avenue is five stories in height; 48x210 feet in dimensions, and is provided with all the requisite facilities and appurtenances of the business. The merits of their products of men's youths' and boys' clothing have essentially contributed to the elevation and conspicuous position the firm has attained. This culmination has been largely due to the assistance rendered by the employees of the firm, whose business qualities have aided in securing the extensive trade relations of the house, which embrace Michigan and the Northwestern States.

SCHLOSS BROTHERS & COMPANY.

This establishment was founded in 1853 by Emmanuel and Seligman Schloss, and its record has been one of meritorious success and exemplary management. As manufacturers of clothing and piece



JACOB BROWN & COMPANY.



WALTER BUHL.

goods this firm is invested with great distinction as occupying a position fortified by an able, conservative and judicious administration of business. The facilities for manufacturing are of the latest and most improved description, including specially devised machinery and appliances and electric power. The factory building, at 184, 186 and 188 Jefferson avenue, is four stories above a commodious basement, and is 60x100 feet in dimensions. Skilled hands, to the number of 300, are given steady employment, and the annual



MARTIN BUTZEL.

value of the output is \$400,000. The trade territory embraces Michigan, Wisconsin and Minnesota. The firm, as now constituted, is composed of Messrs. A. C. and Albert W. Schloss, who are intimately acquainted with all the details of the business, over which they exercise the most critical superintendence. The line of goods manufactured includes a large variety of articles of clothing which are finished in a superior manner by competent workmen. A stock of about \$450,000 is constantly carried to supply the demand, which is very pronounced, owing to the desirable character and quality of the goods.

J. L. HUDSON, CLOTHIER.

J. L. Hudson was born in England, October 7, 1846. Came to the United States with his parents when he was 9 years of age. He attended school at Hamilton, Canada, four years; then worked in a grocery store there at \$5 a month, boarding at home. At the end of three months his parents moved to Grand Rapids, where he went to school six months, and in the spring and summer worked on a farm. In June, 1861, his parents moved to Pontiac, Michigan, where he immediately went to work for the late C. R. Mabley, getting \$4 for the first three weeks, then \$8 a month. He remained



MAGNUS BUTZEL.

with Mr. Mabley five years; then at the age of 19 went to Ionia, Michigan, engaging in business with his father. The death of his father in 1873 placed the interests of his estate in the hands of the son as the trustee for the heirs. The panic of 1873 involved a large loss, and consequent losses in outside business, together with a loss of \$8,000 caused by the failure of E. Colby & Company, compelled a settlement with creditors which was made at 60 cents on the dollar. This was accepted by New York, Rochester and Boston houses. The home matters and all endorsed paper was paid in full. In June, 1877, C. R. Mabley engaged him to take charge of his establishment in Detroit. In January, 1878, he was given a fourth interest in the profits of the establishment with a guarantee of \$7,500 per annum. This partnership terminated January 10, 1881. On April 2, of the same year, he opened in the Detroit Opera House building with a capital of \$60,000. Since retiring from the Mabley concern he has established branch houses at Cleveland, Buffalo, Toledo, St. Paul, St. Louis and Grand Rapids. Nearly all of these concerns were bought from people who had been unsuccessful in the management of them. In 1887 he paid his New York creditors the balance of their old claims, with interest. His branch houses

are the most important and successful in the cities and towns in which they are located. His annual sales amount to more than \$2,000,000. Mr. Hudson spends the greater portion of his time in Detroit, where he resides at 14 Madison avenue, with his sister, who keeps house for him. In Mr. Hudson are strikingly exemplified the characteristics of indomitable will and tireless devotion to business. He has won, as a merchant, the most enduring and the most eminent distinction.

H. HITCHCOCK, SON & COMPANY.

This firm dates its existence from 1868 when it was formed by Messrs. Horace Hitchcock and Willard and Henry Esselstyn. At this time the business was located at 147 Jefferson avenue, but was afterward several times removed to more commodious quarters to accommodate its continual expansion. In 1881 the firm moved into their present large and well appointed building at 111 to 113 Jefferson avenue, which is four stories in height and 35x100 feet in dimensions. The firm as at present constituted, is composed of Messrs. Horace and James H. Hitchcock, father and son, E. R. Hascall and W. E. Kelsey, the two latter gentlemen having been admitted to partnership in 1886, after the purchase by Mr. Horace



A. C. SCHLOSS.

Hitchcock of the interest formerly held by Mr. Henry Esselstyn and his son, Elton A. Esselstyn, Mr. Willard Esselstyn having died soon after the original firm went into business. The firm are wholesale dealers in and importers of woollens and tailors' trimmings, for which they have acquired a large and profitable trade in Michigan, Ohio, Indiana, Illinois and Wisconsin, in which the interests of the house are well represented by several traveling salesmen. A specialty is made of the finest grade imported goods from the best foreign looms, which are considered the best brought into this country. The annual sales express a value of from \$300,000 to \$400,000. Mr. James H. Hitchcock superintends the trimming department and Mr. Horace Hitchcock the department of woollens. This firm holds a high rank in the trade of Detroit and has won a position which is honorable and distinguished.

HORACE HITCHCOCK, the head of the house of H. Hitchcock, Son & Company, was born at Orangeville, Pennsylvania, in 1836. His father was an itinerant Methodist minister, whose duties required frequent changes of residence. The son's earlier education was received in the common schools of the period. He was subsequently fitted for college in Gouverneur Seminary in the State of



J. L. HUDSON.

New York. He taught for several years in the public schools and in 1857 removed to Central Iowa where he organized and conducted a large private school at Cedar Falls. In 1859 he engaged in the clothing and merchant tailoring business at Clayton, New York, which he successfully carried on until 1863, in which year he removed to Lansing, Michigan, where he resumed business in the same line upon a more extensive scale. Coming to Detroit in 1868, he embarked in the wholesale business in the same relations and



ALBERT W. SCHLOSS.



HORACE HITCHCOCK.

founded the firm of Hitchcock, Esselstyn & Company, which, after various changes, was resolved into the present style of H. Hitchcock, Son & Company, the successes of which belong to Detroit's commercial history as affording a potent and an illustrious example. Mr. Hitchcock is identified with various organizations, is a member of the executive board of the Merchants' and Manufacturers' Exchange; for ten years a trustee of Albion College, and otherwise interested in the development and spread of education.



FRANK J. LICHT.

He is a member of the Methodist church and a citizen pledged to the highest good of the public in all sure and consistent ways.

FRANK J. LICHT.

Tailor, 175 Michigan avenue. This enterprising gentleman, who has justly earned the *nom de plume* of "The Nobby Tailor," is one of that species of whom it does not take nine to make a man, was born in Monroe, Michigan, March 2, 1860. Having been considerable of a traveler he learned his trade, locating in his native town in that business, after which he went westward, and from thence eastward, working as a successful journeyman in Cleveland, Pittsburg and other prominent cities. He finally permanently fixed his choice upon Detroit, where he established his present business in 1880. By dint of pushing energy, perseverance, business integrity and all the qualifications pertaining to his trade, he has won the encomiums of a large and increasing patronage. His store is well stocked with an elegant line of cloth and furnishings, and his prices are as pleasing to his many patrons as his excellent fits, which are guaranteed to suit the most fastidious. He has filled the position of secretary of the Tailors' Exchange of this city, and although young in years bids fair to rank among the most successful men in his line of business.



GEORGE C. WETHERBEE.

WOODENWARE.**GEORGE C. WETHERBEE & COMPANY.**

GEORGE C. WETHERBEE, head of the house of George C. Wetherbee & Company, was born at Harvard, Massachusetts, July 27, 1840. He attended the schools of his native town, and at an early age assisted his father in a general store, in the conduct of a hotel and in his duties as postmaster, thus acquiring a practical knowledge of details of inestimable value to him. At the age of 18 he went to Boston, securing employment in the provision business. At the outbreak of the rebellion he returned home to enlist in the Twenty-third Massachusetts Infantry, rising to the rank of Major and serving through the war. He came to Detroit in 1865 and embarked in the retail grocery business, forming a co-partnership under the name of Farquhar & Wetherbee. He afterward sold out his interest to a Mr. Livingston and engaged in the woodenware business with William Saxby, under the firm name of William Saxby & Company, in a store opposite the old Board of Trade building on Woodbridge street. He afterward removed to the cor-



MARK G. MORRIS. BERNARD G. MORRIS. HARRY S. MORRIS

ner of Jefferson avenue and Cass streets, and again to his present location at 49 and 51 Jefferson avenue. In 1882 the business was incorporated with a capital of \$75,000 and with the following officers: George C. Wetherbee, president; M. E. Wetherbee, vice-president; William Callahan, secretary and treasurer. This Company conducts an extensive business in wooden and willow ware, brushes, cordage and all articles incident to their line of trade. They are supplied principally from their large factory at the corner of Vinewood avenue and the crossing of the Grand Trunk Railway, where they give steady employment to about seventy hands. The value of the annual output aggregates about \$300,000, and extensive trade relations are maintained with the entire country. Mr. Wetherbee is president of the Michigan Elevator and Engine Works, secretary and treasurer of the Columbian Brush and Fibre Company, president of the United States Truck Company, one of the directors of the Merchants' and Manufacturers' Mutual Insurance Company, and is prominently identified with other leading industries. He is a member of the Detroit and Michigan Clubs, and a director of the Home of Industry. He married a Massachusetts lady and has two children, a son recently graduated from the Boston Institute of Technology, and a daughter in her teens.

B. G. MORRIS & COMPANY.

This firm, which is composed of three brothers, Bernard G., Mark G., and Harry S. Morris, was established in 1882, and has had a successful business career, due to enterprising and judicious management. Bernard G. Morris, the senior partner and founder of the business, was born in New York City, December 25, 1855; Mark G. Morris, who became a member of the firm in 1883, was born in New York City, May 18, 1860, and Harry S. Morris, admitted to partnership in 1886, was born at Detroit, June 1, 1865. This firm does an extensive wholesale business in woodenware, brushes, toys, children's carriages, store fixtures, etc., at 62 and 64 Jefferson avenue, corner Cass street, and commands a large and growing trade with Ohio, Michigan and Indiana. They are the owners of the American Patent Brush Company, manufacturers of patent horse, scrub and whitewash brushes, and are identified with other leading industries and banks, Mr. Mark G. Morris being the vice-president of the Home Brewing Company. The business has grown from small beginnings to its present position among the first in its line in Michigan. Six traveling salesmen are employed, and the annual output is valued at \$200,000. The firm is progressive and conservative and commands extensive patronage, which is retained by strictly correct business methods. Mr. Bernard G. Morris is a member of

the Michigan and Phoenix Clubs, the Detroit Musical Society, the Royal Arcanum, A. O. U. W., and various other organizations. Messrs. Mark G. and Harry S. Morris are members of the Michigan and Phoenix Clubs.

JEWELRY.

F. G. SMITH, SONS & COMPANY.

F. G. Smith, Sons & Company, diamond merchants, importers, jewelers and silversmiths, corner Woodward avenue and State street, had its original establishment in 1858, by Mr. M. S. Smith, the brother of Mr. F. G. Smith, the senior member of the present firm. The firm name after the original foundation of the business, became in 1880, M. S. Smith & Company, and was incorporated in 1889 as F. G. Smith, Sons & Company, with a capital of \$75,000. The building occupied has a frontage of thirty feet on Woodward avenue, extending back 100 feet on State street. Employment is given to thirty-five men in the several departments and the annual output of the business is valued at about \$300,000. This firm justly takes rank among the leading representatives of its kind in Detroit and maintains its position with scrupulous fidelity.

F. G. SMITH, SENIOR, head of the house of F. G. Smith, Sons & Company, was born at Catskill-on-the-Hudson, New York, July 17, 1828, and was educated in the public schools. In 1844 he came with his parents to Michigan, arriving at Detroit June 4, of the same year. He subsequently went to Pontiac, Michigan, where he became connected with the dry goods business in which he continued until 1849 when he returned to Detroit, and for two years thereafter, was associated with Mr. Clark in a general store. After this for three years he was connected with Holmes & Company, and then was engaged with George P. Pease & Company in the dry goods business. He married in 1855 and from that time conducted business on his own account. Soon after this he formed a partnership with his brother-in-law under the firm name of Judson & Smith, located on Woodward avenue near the Russell House and which was continued for five years, when the business was closed out. At the outbreak of the civil war, he received the appointment as chief clerk under Col. George W. Lee, assistant United States Quartermaster, serving three years. He next engaged in business in the jewelry line with his brother Mr. M. S. Smith, a relation sustained until 1880, when the business was incorporated as M. S. Smith & Company, and which was succeeded in 1889 by F. G. Smith,



F. G. SMITH, SR.



F. G. SMITH, JR.

Sons & Company, of which he became president, the position which he has since held.

F. G. SMITH, JUNIOR, member of the firm of F. G. Smith, Sons & Company, was born at Detroit, November 8, 1857, and was educated in the city public schools, afterwards taking a business course in Dusseldorf, Germany, where he was graduated. When the present firm was incorporated he became an active member and has since sustained that relation.

STURGEON & WARREN.

One of the most inviting places of interest in Detroit is the elegant diamond parlors of Sturgeon & Warren located at 17 State street, where the eye of the visitor is regaled with a scene of dazzling beauty. Their collection of diamonds, gems and precious stones is as large as any in the west and quite as choice in selection. Their handsome cases present a most tempting display of those rare and costly gems. The proprietors of this Aladdin-like palace, though young men, are both noted in experience relating to their business. William A. Sturgeon was born in Detroit in 1861. About fifteen years ago he engaged with M. S. Smith & Company (now F. G. Smith, Sons & Company) with whom he remained until April, 1891, when he and Mr. Warren engaged in business together, dealing exclusively in diamonds and gems. C. W. Warren was born in Portland, Maine, in 1861. He learned his business in St. Louis with The Mermod & Jaccard Jewelry Company, one of the largest firms of its kind in the United States. He also served with Wright, Kay & Company in the diamond department of their store. Both Mr. Sturgeon and Mr. Warren are married men having wedded Detroit ladies. The diamond parlors of Messrs. Sturgeon & Warren are modeled after the Parisian style and are considered among the finest in the United States. Their arrangements for the comfort and entertainment of visitors are complete and their outlook for success is very brilliant.

ELECTRIC WORKS.

Detroit is unquestionably the most prominent city in the Union, as an electric works centre. It may be properly called the birth-place and home of what is known as the storage battery. The vast manufacturing facilities of the city make an almost unlimited demand for the various modern electrical apparatus and appliances including telegraph and telephone apparatus, dynamos for electro-

plating and lighting purposes, electric bells, electric motors for operating machinery, etc. The more important establishments are mentioned at length in the following sketches. The oldest organization in this line is that of the Detroit Electrical Works, established in 1883; and among the prominent promoters of electric works here may be mentioned W. A. Jackson who is inseparably connected with the progress of this important line of business. Besides the above may be mentioned the Detroit Motor Company, organized in 1886, with Hon. W. C. Mahury as president; the Detroit Electrical Works, Brush Electric Lighting Works, Edison Illuminating Company, Thompson & Houston Electric Light Company, the Fisher Electric Company, the Fontaine Safety Signal Company, and various others dealing in the diversified forms of electrical supplies, the demand for which is continually increasing.

DETROIT ELECTRIC LIGHT & POWER COMPANY.

WILLIAM H. FITZGERALD, Secretary and General Manager of the Detroit Electric Light & Power Company, was born in the county of Leeds, Ontario, February 22, 1856. His progenitors were Scotch-Irish and among the early and influential settlers in Canada. He was graduated from Farmersville Grammar School, in his native county, and for three succeeding years was engaged in teaching, after which he accepted a clerkship in a general store at Addison, in Leeds county. He continued to follow clerking and book-keeping continuously to 1877, when he went to Cleveland, Ohio, where he procured a situation in the wholesale and retail dry goods house of E. M. McGillan & Company. In 1879 he engaged in the electrical business with the Telegraph Supply Company, which was later merged into the Brush Electric Company. He remained at Cleveland in this relation until the spring of 1882, when he was sent by the Brush Electric Company to Detroit to fill the position of a practical electrician for their local plant. Six months afterward he was appointed superintendent and manager of the Brush Electric Light Company, of Detroit, holding that position from January 1, 1883 to May 1, 1889. In the latter year he became interested in the organization of the Commercial Electric Company, in which he is a half owner. In September, 1889, he helped to organize the present Detroit Electric Light & Power Company, becoming its secretary and general manager, also one of its largest stockholders. Mr. Fitzgerald, in connection with Messrs. William B. Moran and Ralph Phelps, Jr., who constituted the executive board of the company.



C. W. WARREN.

W. A. STURGEON.



WILLIAM H. FITZGERALD.

secured the contract for lighting the city of Detroit, which was granted in January, 1890. Mr. Fitzgerald succeeded in establishing an underground system of arc lighting which has proven entirely satisfactory and affords a notable instance of his superior skill and management of electric lighting essentials. While still a young man, Mr. Fitzgerald has accomplished many signal triumphs in connection with the electrical business, and has acquired during his residence in Detroit much valuable real estate. He married Miss Burke, of Cleveland, Ohio, and has one child. He is a member of the Detroit Hunting and Fishing, the Michigan Yacht, Detroit Athletic and the Catholic Clubs. He resides in his beautiful home at the corner of Fourth and Joy streets. The Detroit Electric Light & Power Company was organized and incorporated in September, 1889, with a capital of \$300,000, which has since been increased to \$600,000, and is officered as follows: William B. Moran, President; William S. Crane, Vice-President; Joseph B. Moore, Treasurer; William H. Fitzgerald, Secretary and General Manager.

THE COMMERCIAL ELECTRIC COMPANY.

This company was organized in April 1888 for the purpose of carrying on the business of electrical engineering and construction, and in this line of work have been remarkably successful, making a specialty of electric lighting plants for cities, towns, villages, factories, buildings, boats, and in the organization of electric lighting companies. Since beginning operations the company has equipped and built over sixty plants representing a very large business. They were instrumental in organizing the Detroit Electric Light & Power Company, whose system is now lighting the city. They have also organized companies in this and other states, which are operating very profitably. Nearly all the largest buildings in the city have been equipped electrically by the Commercial, among which might be named the Hammond and Hudson buildings, the plant in the latter building representing nearly \$20,000. The company are territorial agents for several large manufacturers of electrical apparatus and at present are propagating the National Transformer system of incandescent (long distance) lighting. The Sperry system of arc-lighting, the Detroit electric motor and the Fisher automatic dynamo and generator for isolated incandescent lighting, apparatus that is selected for their trade on account of the superior points of merit they possess over that of other manufacturers. To this and the retention of skilled electrical engineering

talent and labor, and untiring hustling in the business department, may be due their success. The company also have an extensive supply department, having two stores and basement filled with electrical goods of every description, mainly such as are used for equipping electric light, railway, telephone, telegraph, buildings, factories, etc. They are agents for the celebrated Okonite wires and cables, which have a national reputation, and have recently issued a handsome catalogue of three hundred pages, illustrating their goods in this line fully. The officers of the company are Joseph B. Moore, President; George E. Fisher, Secretary and General Manager; O. D. Chase, Superintendent of Construction; with office and sales-rooms at 55 and 57 Gratiot avenue.

GEORGE E. FISHER, Secretary and General Manager of the Commercial Electric Company, was born at Detroit, August 1, 1861. His education was received in the public schools and completed in a business course at Goldsmith's University. He began his actual business career as a clerk in Greening & Company's dry goods store, where he was employed for three years. He was afterward associated with Isbell & Merrill, as cashier and bookkeeper, continuing in those relations until the dissolution of that firm, when he became interested with their successors, Isbell & Company, until 1883. He next became manager of the Merchants' Store Railway Company, which was continued up to the time when it was sold out to the Lamson Store Railway Company, of Boston. He, thereafter, became connected with the Electric Accumulator Company, of New York, who founded the Electric Accumulator & Lighting Company of Detroit, of which he became general manager, and so acted up to April, 1888, when he resigned to organize the Commercial Electric Company, of which he is the secretary and general manager, positions in which he has incurred distinguished recognition and prominence.

THE MARKLE ENGINEERING COMPANY.

JOHN R. MARKLE, steam and electrical engineer, was born at Ancaster, Ontario, June 22, 1845. His father being an attorney at law and an itinerant minister, the duties of this latter calling made frequent changes of residence necessary, and the son's education was obtained in various western towns, but principally at Maquoketa, Iowa. When only 16 years of age he enlisted in the ninth regiment of Iowa Volunteer Infantry. After two years of hard campaigning, attended by considerable illness, he was honorably discharged. After recuperating, he re-enlisted at Cleveland, Ohio,



GEORGE E. FISHER.



JOHN R. MARKLE.

in the 150th regiment of Ohio Infantry, and served while this regiment was performing garrison duty in the fortifications at Washington, District of Columbia. After the war he went to Denver, Colorado, where he engaged in cigar manufacturing and general merchandising, achieving good success. After the great fire of 1871 he went to Chicago, to embark in the grain and produce business on the board of trade, in which he continued up to 1881, when he came to Michigan in the interest of Edison's electric light, taking charge of the state department of business, with headquarters in Detroit. He sold the first incandescent light plant in the state to O. N. Taylor, at Ludington. He has established the Markle Engineering Company at 133 Jefferson avenue, and owns an interest in seven electric lighting central stations established by him. Nearly 100 isolated electric lighting plants have been established under his management. He has invented a number of useful and practical electrical devices, which are applicable to electrical construction, and these articles are now manufactured by the Markle Engineering Company. Mr. Markle is chairman of one of the most important committees of the association of the Edison illuminating companies for standardizing proper apparatus and practices in the business. He is an active electrical expert and proficient in the knowledge of gas as a fuel and as a lighting agent, having been instrumental in organizing the first practical developments in the direction of artificial fuel gas. He takes a deep interest in the questions of social and political economy, and in all branches of scientific research, his contributions to the press on these subjects having been received with marked favor.

PAPER DEALERS.

PAIGE & STRACHAN.

This firm, manufacturers of paper and wholesale dealers in all kinds of paper, stationery, wall papers and shade goods, was established in 1885, and is composed of Messrs. Fred O. Paige and Albert R. Strachan. They have achieved a notable success and have constantly advanced their interests by enterprising and judicious management, opening up a large trade in the more important eastern and western trade centers for sugar bags and wrapping papers of their own manufacture and in establishing extensive jobbing relations with Michigan, Ohio, Indiana and Canada. The annual output of the business is valued at \$275,000, and, under the

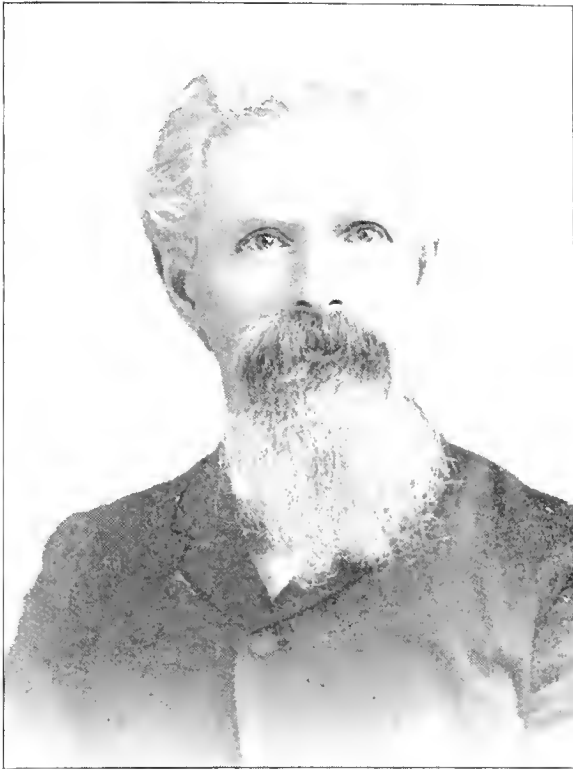
present stimulus of active demand, will in the near future largely exceed that limitation. The firm employ ample capital and command every requisite facility for transacting extensive operations. The salesrooms at 141 and 143 Jefferson avenue comprise two buildings with dimensions of 60x100 feet with four stories and basement, adequately adapted to the requirements of the business. While the members of the firm are young men, they have already achieved the distinction of being identified with the most prominent and successful merchants of Detroit. This firm enjoys the distinction of being the only exclusive jobbers of wall paper in the state of Michigan. They conduct a large printing establishment principally devoted to the execution of railroad, circular and map work.

JOHN B. PRICE & COMPANY.

JOHN B. PRICE, head of the house of John B. Price & Company, dealers in paper and printers' supplies, 123 Jefferson avenue, was the pioneer founder of this line of business in Detroit, his association with it beginning thirty-six years ago as an employee of the house of Pease & Fuller. After being connected with this house for eleven years he became a member of the firm of Cornwells, Price & Company, succeeded by the present firm about ten years ago. In the fall of 1857 Mr. Price furnished the first complete newspaper outfit ever put up in Detroit. Previously Michigan printers had procured their printing supplies from the East. The business has been greatly extended and embraces large trade territory, and its conduct has been signalized by increasing enterprise and prosperity. January 1, 1890, Mr. William C. Jupp was admitted to partnership, the firm name becoming John B. Price & Company.



PAIGE & STRACHAN.



JOHN B. PRICE.

This house carries a full and complete stock of all styles, weights and sizes of paper, Farmer, Little & Company's type, printing inks, "Chandler & Price," "Peerless" and "Cranston" printing presses and paper cutters, and printers' supplies of every conceivable character. Mr. Price is an able exponent of the prosperous merchant, whose long experience and knowledge of the demands of the trade invest him with notable distinction. He is a Mason and a prominent member of Damascus Commandery, Knights Templar, member



WILLIAM C. JUPP.

of the Detroit Boat Club, Detroit Athletic Club, Past Grand Master A. O. U. W. and treasurer of the Singer Fire Alarm Company. The paper on which this book is printed was furnished to order by this firm.

WILLIAM C. JUPP, member of the firm of John B. Price & Company, was born at Detroit, July 23, 1859. After receiving his education in the public schools he entered the employ of Stephen E. Smith & Company, wholesale boots and shoes, as salesman. In 1883 he visited Dakota, where he purchased and still owns a farm of 160 acres. After one year's experience in the cultivation of his Dakota farm he returned to Detroit and became associated with John B. Price as book-keeper, in which relation he quickly established a proficiency and direction in the management of the details of the business which culminated in his admission to partnership January 1, 1890. He is secretary and treasurer of the Northwestern Amateur Rowing Association, director of the Detroit Boat Club and one of the original members of the Detroit Athletic Club. He is an enthusiastic admirer of all amateur manly sports in which he has always taken an active interest. Mr. Jupp has demonstrated those sterling abilities and general business characteristics which constitute commercial integrity and distinguished elevation.



FACTORY OF DETROIT PAPER NOVELTY COMPANY.

DETROIT PAPER NOVELTY COMPANY

This concern was re-organized in April, 1890 and capitalized at \$400,000. The officers are W. B. Thompson vice-president, F. H. Farnsworth, secretary and treasurer. The annual output of products in paper boxes, lard and oyster pails, etc. is about \$50,000. Under the present efficient administration of its affairs it is taking leading ground among Detroit's great industries. Its trade territory includes Michigan, Ohio, Indiana, Minnesota Wisconsin, Nebraska, Kansas and Missouri with agencies, at New York City, Philadelphia, Baltimore and Washington, D. C. The printing is done entirely through their own outfit which has facilities adapted to every implied consideration. The works are located at the corner of Congress and Fifth streets, and comprise 150 feet on fifth street and 100 feet on Congress, five stories in height, properly lighted and adequately equipped with machinery of the invention and patent of the company. This is the only envelope plant west of Buffalo making hand made envelopes and a number of specialties produced by no other concern.

AMERICAN PAPER COMPANY.

DAVID BLUMENTHAL, head of the firm of L. Blumenthal & Sons, proprietors of the American Paper Company, was born in Europe and came, when ten years old, to the United States, locating at Indianapolis, Indiana. Here he was put to school, his education being continued at Detroit, to which he removed in 1870. Upon the acceptance by his father of an agency for S. Simon & Son, paper



DAVID BLUMENTHAL.

stock dealers, he became associated with that branch of business, and some years later, with his father and brothers, established the firm of L. Blumenthal & Sons, the founders of the American Paper Company. In 1882 this firm was consolidated with the firm of S. Simon & Son, but the partnership after one year was dissolved, the business since having been conducted under its present style. The business has been of continual growth, and through the addition of building accommodations and other requisite facilities has attained extensive proportions. The firm are brought into close connection with paper mills, and handle large quantities of paper in exchange for stock, and manufacture to order a large variety of wrapping paper. The trade territory embraces Ohio, Michigan, Indiana and New England. The annual output aggregates in value \$500,000. The buildings occupied at 207, 209 and 211 E. Second street, west, and 295, 297 and 299 Orleans street, afford ample accommodations and are provided with requisite machinery and appliances for manufacturing. Mr. Blumenthal is the active member of the firm and is thoroughly conversant with the details of the business.

BEECHER, PECK & LEWIS.

The above named company located at 139 Jefferson avenue west, dates its establishment from September 1, 1888, and are noted as among the most successful and enterprising dealers in their important line of trade, operating as wholesale jobbers of all varieties of paper and stationery, including the general requirements of dealers in every department of that branch of business. The present firm includes Marshall W. Beecher, Albert F. Peck and John E. Lewis. All of these gentlemen, though young in years, are old in the experience and knowledge of their business, and since the date of their establishment they have by industry and good management combined with integrity of business principles, worked up one of the most important industries of its kind in Michigan. Their success, dating from their first endeavor, has continuously advanced, until they cover the entire field of Michigan, Ohio and Indiana, where they are represented by seven travelers. They also employ three city salesmen to look after their large local trade. The size of the building they occupy is 30x100 feet and includes five stories. They furnish employment for about twenty-five hands. This firm is particularly noted for possessing perfect facilities for the prompt filling and shipment of orders, priding themselves on the fact that all orders are shipped the same day upon which the order is received.

MARSHALL W. BEECHER, senior member of the firm of Beecher, Peck & Lewis, was born in Jefferson County, New York, in 1849, and came to Michigan at the age of 17, engaging in the lumber business at Spring Lake, where he remained about three years. Coming to Detroit in 1869 he engaged in the drug business, which he continued until 1881, when in a small way he started in the wholesale paper trade for himself, which he carried on for about two years, at the expiration of which time he formed his present partnership with Messrs. Peck & Lewis. Mr. Beecher is a thoroughly practical business man, seldom, if ever, engaging in affairs outside of his business, he has consequently never been in politics or public office, and his strict devotion to the commercial interests of his firm has much to do with their present prosperous condition.

ALBERT F. PECK, of the firm of Beecher, Peck & Lewis, was born at Port Jarvis, Orange County, N. Y., September 8, 1863, where he received his schooling, afterwards attending Eastman's Business College, at Poughkeepsie, N. Y. After completing his studies he came to Detroit and entered the office of the Northwestern Transportation Company, which position he held for four years, when he then formed a partnership with Messrs. Beecher & Lewis. Mr. Peck's department of the business is the charge of the office and financial part of the establishment. Young and vigorous, he is an active business man, and fills an important niche in the business he successfully represents.

JOHN E. LEWIS was born at Fredericktown, Knox County, Ohio, May 10, 1845. When he was eight years old he removed to Flint, Michigan, with his parents, and from thence he came to Detroit in January, 1861. Mr. Lewis has been in the paper business for various firms during a period of seventeen years, and since the organization of the firm of Beecher, Peck & Lewis, his time has been chiefly occupied on the road in the interests of his firm, whose success is largely due to his excellent qualifications as a traveling salesman.

NEWSPAPERS.

The Press of the city of Detroit occupies a position pre-eminently above any city of similar size in the United States, being fully up to the highest standard of newspaper enterprise in modern times. Detroit's newspapers are true representatives of the progress and prosperity of the city. The *Detroit Free Press* has an international reputation and a high standing in this country and in Europe, where a branch office is located. A more extended notice



MARSHALL W. BEECHER. ALBERT F. PECK. JOHN E. LEWIS.

is given in the special sketch relative to that paper. The *Tribune* is an old established morning paper of which James E. Scripps is president. The Tribune Company is incorporated with a capital stock of \$100,000 and has recently become the property of Mr. Scripps and others. It is Republican in politics. R. B. Gelatt is editor-in-chief. The evening newspaper field is occupied by four dailies: The *Sun*, noticed more fully in a special article following; The *Evening Journal*, established in 1883, Republican in politics, with W. H. Brearly editor, manager and proprietor; The *Evening News*, established in 1873 and incorporated with a capital stock of \$50,000, J. E. Scripps treasurer, independent in politics; The *Times*, published by The Times Publishing Company, incorporated with a capital stock of \$50,000, the officers of which are not publicly mentioned; Robert T. Deacon is general manager and two editions are published daily. This paper is also independent in politics.

DETROIT FREE PRESS.

Inseparably connected and closely identified with the history and progress of Detroit, from 1831 to 1891, is the record of the *Free Press*. Venerable in years, but lively and vigorous as if in its youth, founded in the presidential era of Andrew Jackson, it has ever been the staunch and consistent advocate of Democratic principles. Older than the state of its birth, it has outgrown the commonwealth and attained the pinnacle of fame and fortune until it has grown from a small sheet of four pages to rank among the largest and most elegant publications of its class in the newspaper world. Its daily editions circulating in every portion of Michigan and adjoining territory, and its handsome weekly editions are read and admired wherever the English language is spoken. It is pointed to with pride as the earliest successful journal of the great Northwest, and has established branch offices over the sea where it has made a decided hit and become a household word and favorite. In the year of its first issue, the *Free Press* printed 28,000 papers, in the year 1890, its circulation books record 24,000,000 copies of its various editions.

It began its existence in small quarters on the corner of Bates and Woodbridge streets, under the proprietorship of Sheldon McKnight. It now occupies commodious offices on Larned street and has established various branches as its demands required. Three times this enterprising journal has suffered by fire, each time arising Phoenix like from its ashes. It has ever employed the best of literary talent upon its staff, many of its writers attaining brilliant fame as shining lights in journalism. In 1836 L. L. Morse of the Ontario, New York, *Messenger*, and John S. Bagg purchased the plant, and later on Mr. Bagg became sole proprietor, continuing so for many years. He died in this city in 1870. Col. John S. Harmon took a third interest in the paper, even while it lay in the ashes of conflagration, possessing nothing but its name; together with the surviving brothers of Mr. Bagg he conducted it onward to success. From 1853 to 1861 Wil-

bur F. Storey was its editor and proprietor, Henry N. Walker succeeding him until 1872, since which time Mr. William E. Quinby has been principal owner, the present officers being William E. Quinby, president; A. G. Boynton, vice-president, and F. Fayram, secretary and treasurer. Such is the brief outline of the continued rise of what is not only one of the first newspapers of the state, but one of the leading journals of the present day.

WILLIAM E. QUINBY is known throughout the length and breadth of the land as the ruling spirit of that universally popular newspaper the *Detroit Free Press*, with which he has been connected for over thirty years—half the span of the life of that paper. Mr. Quinby was born in Brewer, Maine, December 14, 1835. In the year 1850 he came with his parents to Detroit, beginning his journalistic career upon the *Literary Miscellany*, his fathers' magazine. In 1858 he graduated from the literary department of Michigan University and, after studying law with the firm of Walker & Russell, was admitted to the bar. His natural tastes leading to journalism, he soon after connected himself with the *Free Press*, doing the legal reporting; within a short time he was made City Editor, from which position he rose to be Managing Editor. In 1863 Mr. Quinby purchased an eighth interest in the capital stock of the Free Press Company, and in 1872 he also bought the interest of Col. Norvell, and soon after that of H. N. Walker, thereby gaining control of the paper. Since this time Mr. Quinby, as principal proprietor and Editor-in-Chief has shaped and directed the policy of the paper. Conservative, yet eminently progressive and enterprising, the *Free Press* owes to his energy and ability its high standing and far reaching influence. Mr. Quinby's keen insight into character has enabled him to surround himself with a most efficient editorial and business staff, a number of whom have been associated with him for years. Always approachable, he is a most courteous and affable gentleman, possessing qualities which greatly endear him to his friends and associates. To Mr. Quinby and the *Free Press* Detroit is indebted for



DETROIT FREE PRESS BUILDING.

much of her reputation abroad and her progress and success at home. Ever identified with her business interests; striving for the enlightenment and entertainment of her citizens; having in mind her political, social and moral welfare, the paper and its editor have been and are a great power for good in the municipality and in the country at large.

FREDERICK FAYRAM, secretary, treasurer and business manager of the Free Press Company, was born near Sheffield, England, April 3, 1852. In 1861 his parents emigrated to Canada taking up their residence in Hamilton, Ontario, a few years later removing to Toronto. While in these two cities Mr. Fayram received a common school and business education. In 1870 he removed with his father's family to Detroit where he has since resided. His first business venture in this city was in the manufacture of cigar, shelf



WILLIAM E. QUINBY.

and packing boxes, in which enterprise he was engaged, with Geo. Hunt, for about two years, when he sold out his interest to take a position with the Hargreaves Manufacturing Company. March 29, 1875 he accepted a position with the Free Press Company as subscription clerk; after a time he was made superintendent of the subscription department, in which capacity, by his push and energy, he was largely instrumental in working up for the *Free Press* its splendid daily and weekly circulation. In March, 1887, Mr. Fayram



FREDERICK FAYRAM.

was elected to succeed N. Eisenlord as secretary, treasurer and business manager of the Free Press Company, he purchasing Mr. Eisenlord's stock interest in the Company. Under his management the business of the paper has grown very rapidly, so much so, that it has been necessary to considerably enlarge the plant and premises to afford proper facilities. Mr. Fayram is also vice-president of the Detroit Free Press Printing Company. Socially Mr. Fayram is very popular; for many years he was prominent in musical circles, being the possessor of a rich and well trained baritone voice. For two years past, however, he has been compelled by pressure of



THE SUN BUILDING.

business to retire from the active musical ranks, though he is still one of the board of directors of the Detroit Musical Society. Mr. Fayram is a member of Detroit Commandery No. 1, Knights Templar, and Michigan Sovereign Consistory Ancient Accepted Scottish Rite Masons, also of Moslem Temple Nobles of the Mystic Shrine.

THE SUN.

Newspapers are like individuals, "some are born great, some achieve greatness and others have greatness thrust upon them." The *Sun* was not born great, for it started on the fifth day of May,

1885, on fifty dollars capital; it did not have greatness thrust upon it, for it has never had any assistance from outside capitalists, it simply achieved its present condition by enterprise and pluck. The struggles of this undertaking against moneyed enterprises, and in the midst of strong rivalry and opposition, have been such as would have driven less spirited men than its proprietors from the field in despair, but the *Sun*, in its onward pathway, was not to be eclipsed, and is now in the zenith of its prosperity. On March 10, 1890, the *Evening Sun*, a six column four page paper, was started on its daily rounds and was a signal success from the start, it being the official paper of the city. The *Sunday Morning Sun* and The *Illustrated Sun* are sharing with the *Evening Sun* a similar success. The establishment now employs between eighty and ninety hands, which staff will be largely increased in the near future, when their building is completely fitted and equipped. Their present weekly outlay of expense averages about \$1,800, and no money or labor is being spared to render their facilities equal in every respect to any similar establishment outside of the largest cities. The proprietors of the *Sun* have judiciously chosen a most commanding site for their location, at 108 Woodward avenue, it being the first and only newspaper office ever situated on that important public thoroughfare, Detroit's leading business avenue, and when all the improvements are completed it will be an ornament to that portion of the city. The *Sun* building comprises four stories and a basement. Starting from the basement, where the massive engines are located, the entire structure will be lighted with electricity, manufactured by the company's own electric plant. A Bullock folding and perfecting press prints the various editions from the web with electric speed. On the second floor is the public reading room, furnished with easy chairs, lounges, reading desks, etc., where complete files of the leading periodicals, books and stationery, may be found for the visitors convenience and comfort. The newspaper files are the most complete in America, embracing all the leading papers of the country. The first floor containing the finest of counting rooms, equaling that of any city bank. The furniture of this room cost over \$5,000. The room is finished in solid cherry with crystal plate glass, and oxydized bronze work. It contains, first the office of T. K. Hunt; next is the advertising counter of very elaborate design, next the cashier's desk caged by bronze work and plate glass, then follows the foreign agency and the city agency departments under the supervision of R. S. Shenston, then the subscription, advertising,



L. S. ROGERS.

book-keepers' and general accountants' offices; opposite is D. P. McKay's office, then that of Malcolm C. Marr general superintendent, advertising solicitors, the toilet and general supply rooms complete the arrangement of this floor. The elevator ascends from the basement to the top story, where the composing and editorial rooms are located, where abundant light is furnished by sky-lights, rendering them among the most commodious and comfortable known. The front of the *Sun* building, painted porcelain white, with appropriate signs and ornamental electric lights, forming letters for evening illumination, presents a fine appearance to the passer-by. Mr. McKay, the senior partner, was twelve years in the business department of the *Buffalo Courier*, and afterwards reporter for the *Detroit Evening Journal*, and is the right man in the right place in the office of the *Sun*. Mr. Hunt, the prime moving factor of the *Sun* establishment, is a graduate of Upper Canada College of Toronto, and is a man of great personal magnetism, of energetic disposition, and possesses the attractive make-up of a thorough and genial business gentleman; he is a ready and poignant writer, and much of the prosperity of the various editions of the *Sun* is due to his devotion to the interests of the company. The proprietors of the *Sun* give much credit to the able superintendence of their mechanical department and press rooms, which are looked after by Mr. Henry Pool, who has entire charge of the basement of the *Sun* building.

THE HERALD OF COMMERCE.

This paper is the official organ of the various commercial organizations in Detroit, and is devoted to the interests of tradesmen and manufacturers generally, and is particularly an advocate of Detroit as a commercial centre. Independent in all things, it is the organ of no sect or party, and is not owned or controlled by any wholesale or manufacturing concern, but is published in the general interests of its constituents. Filling, as it does, these important requirements, it could not be otherwise than successful and popular, and during its five years of publication there has been a steadily increasing gain in its circulation, and it has now attained a high position among 25,000 retailers throughout Michigan, Ohio and Indiana. The *Detroit Herald of Commerce* is a handsome four-column, sixteen page paper, containing among its various departments special columns of great interest to dealers in dry goods, groceries, hardware, tobacco, etc., which, with its pithy "trade marks" form a valuable encyclopedia of reference, covering every



T. K. HUNT.

town in the States above named. Altogether it is a commercial record that no manufacturer or dealer can afford to do without, while its general miscellany comprises much to interest and entertain the general reader. *The Detroit Herald of Commerce* is published every Wednesday at 18 Butterfield Building, 42 and 44 Larned street, west. Mr. L. S. Rogers, the proprietor and managing editor, is a gentleman well known among the journalistic fraternity, having been connected with various successful publishing enterprises. For three years he traveled for the Associated Press in nearly every State in the Union and the Canadian Provinces. He is a native of Massachusetts, and received his education in the classical schools of that State. With his usual business enterprise Mr. Rogers has made a new feature in trade journals, that of adopting an original humorous department in the *Herald*, which is

description, and include a five-story and basement building, at Larned and Shelby streets, designed and constructed especially to meet incident requirements, 80x100 feet in dimensions, with an annex 25x80 feet, with a full equipment of machinery and appliances. A force of from 300 to 350 hands is given constant employment. The business involves chromo and commercial lithography in all its branches, from the largest theatrical bill to the finest class of office stationery, and the work accomplished in artistic essentials will compare with any executions in the line anywhere. The best talent is laid under contribution, and the ambition of the company to produce the highest types of excellence is constantly exercised. The Calvert Lithographing and Engraving Company have throughout their existence succeeded in creating some of the best and most commendable achievements known to the art, and are recognized



CALVERT LITHOGRAPHING AND ENGRAVING COMPANY.

conducted by an old and versatile writer, whose quaint sayings, humorous paragraphs and poetic hits have for many years gone the rounds of the leading literary journals in the United States and Canada under the *nom de plume* of "O. P. Deldoe," and which feature will brighten the homes as well as the offices and factories of the *Herald's* many readers. The subscription price of the *Herald* is \$1.00 per year.

LITHOGRAPHERS.

CALVERT LITHOGRAPHING AND ENGRAVING COMPANY.

This industry, among the most prominent and distinguished of its character in the country, was established as the firm of Calvert & Company, in 1861, and incorporated with its present title in 1867. The facilities of the business are of the best and most modern

as among the leaders in their line. The company have branches in the principal cities of the United States, and keep a large corps of traveling salesmen on the road.

FIRE AND MARINE INSURANCE.

Nearly everyone is interested in fire insurance, at least to the extent of paying premiums for indemnity against possible loss, and yet comparatively few are aware of the magnitude and steady growth of the business in the State of Michigan, nor what proportion of the business is done by Michigan companies, and what by companies of other States and countries. Of the 145 stock companies doing business in the State but three are Michigan companies, two of these being located in Detroit and the third one in Grand Rapids. Of the 142 companies admitted to do business in the State

thirty are companies of foreign countries, twenty-three being English, two Scotch, three German and two Canadian companies, the other 112 are companies of other States in this country. All fire insurance companies, before they can gain lawful admission to do business in this State, must submit a sworn statement of their financial affairs, showing their assets, liabilities, etc. to our State Commissioner of Insurance, at Lansing, who, if he finds their financial conditions sound, a license is granted by him to such companies, permitting them to do business in the State for one year. If such companies desire to continue doing business in the State they must make out new financial statements annually, showing a sound condition and obtain new license. If the capital of any stock company becomes impaired beyond a prescribed limit, such company is not regarded safe and sound and no license is granted by our State authorities. The State has further provided for the security of its people against an inequitable contract of insurance, by prescribing a standard form of policy which all stock companies authorized to do business in the State must adopt. All of the stock fire and fire and marine insurance companies admitted to do business in Michigan for several years have paid their losses and such as have retired from business have provided for the protection of their policy holders by reinsuring their risks in other companies, and policy holders who are insured in stock companies that are duly admitted to do business in the State may have every confidence that their indemnity against loss is and will be amply provided for. During the twenty years, from 1870 to 1889 inclusive, the amount of premiums paid in Michigan for insurance in stock fire and marine insurance companies, as reported to the State authorities, is as follows, viz.:

Amount of premiums on Michigan business.....	\$51,996,970 89
Amount of losses paid on Michigan business.....	28,607,936 87
Excess of premiums paid over losses.....	23,389,034 02
Allowing thirty-five per cent. of premiums for expenses.....	18,198,939 81
Leaves for the payment of dividends the sum of.....	5,190,094 21

In addition there is an income from interest and dividends on stocks, bonds, rents, mortgages, etc., accruing to the insurance companies. The aggregate amount of capital of the three Michigan stock companies is \$950,000; their assets are \$2,186,976, and their net surplus over all liabilities, including capital, is \$734,767; their premium receipts during the year ending December 31, 1890, on Michigan business, were \$360,453, and they incurred losses amounting to \$175,037, showing a difference between premiums received and losses incurred of \$185,416; their receipts for interest, rents and other sources amount to about \$130,000 in round numbers, in addition to their premiums. In 1889 the aggregate receipts of the three Michigan stock companies for premiums were \$730,184.48; their receipts for interest on mortgages, bonds, etc., were \$125,699.06; total, 855,883.54. The dividend paid in the stock of these three companies in 1889 amounted to \$79,000, and they paid losses amounting to \$454,179. Their Michigan business in 1889 was as follows: Premiums received, \$352,902; losses incurred, \$176,866; gain in premium receipts in 1890 over 1889, \$10,551; decrease in losses incurred in 1890, as compared with 1889, \$1,829. The aggregate capital of the other 142 stock companies doing business in this State, allowing \$200,000 each for the thirty foreign companies, is \$58,960,000, and their business was so well managed that they paid their stockholders dividends in 1889, amounting to \$5,703,488, or an average of 9.69-100 per cent. on their capital. These companies, in their Michigan business last year (1890), collected \$3,641,026 for premiums and incurred losses, amounting to \$2,296,352, showing an excess of premiums received over losses incurred of \$1,344,674. Sixteen of the stock fire and marine insurance companies doing business in Michigan during 1890 incurred losses in excess of their premium receipts, and seventeen other stock companies were heavy losers. Twelve of the thirty-three companies referred to were foreign companies. The average ratio of losses incurred to premiums received by fire and marine stock insurance companies on their Michigan business, during twenty years, ending December 31, 1889, was fifty-five per cent. The average ratio of losses incurred to premiums received by such companies on their Michigan business in 1889 was forty-three per cent., and in 1890 it was sixty-one per cent. The ratio of losses for the three Michigan stock companies in

1890 on their Michigan business was forty-eight and a half per cent. The ratio of losses by the stock companies of other States on their Michigan business in 1890 was fifty-nine per cent. The ratio of losses by foreign companies on their Michigan business during the same period was seventy-one per cent. The mutual fire and marine insurance companies of other States, authorized to do business in this State, show a gain during 1890 on their premiums over losses on their Michigan business of \$2,116, and a loss on their marine business of \$8,328, or a net loss on their total business in Michigan of \$5,912.

DETROIT FIRE AND MARINE INSURANCE COMPANY.

JAMES J. CLARK, entered the North Western Insurance Company, at Oswego, New York, when a boy in 1852, and arose to the position of secretary of that company. In the winter of 1865 he left them to take a position in the Harmony Fire and Marine Insurance Company, New York, and from there he went to the Inland Marine department of the Home Insurance Company in New York, from thence he came to Detroit in the Spring of 1863 to take the Secretaryship of the Detroit Fire and Marine Insurance Company, which then had a capital of \$150,000, and a net surplus of \$45,474,



JAMES J. CLARK.

which was increased by its business to a net surplus of \$65,446 in January 1871. In the Fall of 1871 its whole capital and surplus were wiped out by the Chicago fire and the fires in Michigan at the same time, in which the net losses of the company in three days amounted to about \$300,000. The stockholders at once paid in again the whole \$150,000 capital, and paid all losses as fast as adjusted, and since that time the company has had almost uninterrupted prosperity, paying a regular semi-annual dividend of five per cent. and from its earnings increasing its capital from the bare \$150,000 in 1870, until in February 1891 it was made \$400,000 with a net surplus of \$498,410. The company has never sought to do an immense business, but has been conservative in both its Fire and Marine branches, and has thus been able to show a healthy and strong growth with but few, if any, parallels in the history of insurance companies in this country. Mr. Caleb VanHusen was elected the first president of the company, and held the office until his death in 1884, when William A. Butler was elected to succeed him. Mr. Butler filled the office until his death in May of the present year, when William A. Morse was elected president, J. J. Clark, vice-president, C. L. Andrews, secretary and A. H.

McDonell, Assistant Secretary. The following figures taken from the annual statements of the company to the State Insurance Department, evince its capable management.

Date.	Cash Capital.	Assets.	Net Surplus.
January 1, 1867,	\$100,000	\$113,744.32	\$21,705.67
" " 1868,	150,000	226,421.12	45,444.72
" " 1869,	150,000	221,750.54	41,067.10
" " 1870,	150,000	261,212.01	61,010.32
" " 1871,	150,000	271,842.26	65,446.22
" " 1872,	150,000	271,563.35	1,035.40
" " 1873,	150,000	267,848.62	10,368.00
" " 1874,	150,000	266,650.08	58,314.02
" " 1875,	150,000	270,060.34	132,641.21
" " 1876,	150,000	431,970.50	218,238.97
" " 1877,	250,000	485,133.98	163,268.48
" " 1878,	250,000	500,227.86	185,224.90
" " 1879,	250,000	577,329.51	205,756.01
" " 1880,	250,000	547,206.44	244,066.83
" " 1881,	250,000	582,770.08	262,244.42
" " 1882,	250,000	620,054.57	222,519.15
" " 1883,	300,000	672,402.44	272,829.45
" " 1884,	300,000	722,187.19	310,358.56
" " 1885,	300,000	733,031.90	301,736.68
" " 1886,	300,000	706,927.18	350,228.42
" " 1887,	300,000	857,373.81	413,093.06
" " 1888,	250,000	867,584.87	394,406.64
" " 1889,	250,000	927,749.65	488,775.71
" " 1890,	250,000	963,100.25	477,587.31
January 1, 1898,	Capital increased to \$450,000		
" " 1, 1899,	" " " 250,000		
February 15, 1881,	" " " 300,000		
April 3, 1887,	" " " 250,000		
Losses paid since organization,			2,291,358.09

WILLIAM A. BUTLER, who died May 6, 1891, was born in Deposit, New York in 1813, and passed the days of his boyhood on a farm. When 14 years old he left home to begin his business career, and at the age of 23, he arrived in Detroit where he resided continuously up to the time of his death. His first venture was in mercantile pursuits until 1847 when he engaged in the work of his life, that of the banking business, first as a partner with the late A. H. Dey. Withdrawing from that in a short time, he established a banking office of his own, which was succeeded in 1870 by the 'Mechanics' Bank of which he remained president until his death, he having been longer in that pursuit than any other resident of Detroit, and was considered one of Detroit's most successful and enterprising financiers. In 1866 the Detroit Fire and Marine Insurance Company was organized and Mr. Butler became a leading stockholder and soon attained a high position in its management. He was elected president of the company after the death of its former president, Caleb Van Huse, and continued to hold that office while he lived, and to his remarkable executive ability, much of the success of that company is due. Mr. Butler was also an original stock



GEORGE W. CHANDLER.

holder of the Mutual Life Insurance Company, whose organization he assisted in 1867, and with which he was prominently identified during his life, and upon the death of President Farrand, April 3, 1891, was elected from the vice-presidency to the office of president. Mr. Butler was not a politician although he was a Republican in sentiment. He attended the First Congregational church and was influential in its prosperity; he was one of the heaviest holders of real estate in Detroit, and was characterized by strict integrity in all his dealings. As a citizen he was highly esteemed and his departure is a loss severely felt by all who knew him. Mr. Butler left a widow and three sons, E. H., W. A., Jr., and Fred E. Butler, who were associated with him in business. He had been married for fifty-two years and his own death was the first occurring in his family during that period.

GEORGE W. CHANDLER.

GEO. W. CHANDLER, general insurance agent, rooms 2 and 3 Merrill Block, was born at Livonia Centre, Livingston County, N. Y., February 7, 1835, and removed with his parents to Buffalo, N. Y., when but five years old. Here he attended school until his tenth year, when his parents came to Michigan, establishing themselves at Howell, where his education was completed. At the age of fifteen he became clerk in a general store, and in 1855 he, with Mr. Wm. L. Carlyle, opened a general store at Fowlerville, Mich., which was successfully conducted up to 1857, when, his father dying, he sold out his interests and returned to the family homestead, of which he took charge until 1860, when he engaged as clerk with J. C. Bailey & Company, in a general store at Lansing, Mich. August, 1861, he enlisted in the Eighth Michigan Infantry. His war record is contained in a book entitled, "Michigan in the War," by General John Robertson, as follows: "Entered service August 12, 1861, as Sergeant Company E, Eighth Infantry; Second Lieutenant April 13, 1862; First Lieutenant September 1, 1862; Captain and Commissary of Subsistence United States Volunteers, April 20, 1864; Brevet Major United States Volunteers, March 13, 1865, for meritorious service in subsistence department during the war; mustered out December 27, 1866, and honorably discharged." Returning to Howell he settled up his father's estate, his mother being dead. October 1, 1867, he went to Lansing, where, from that time up to 1870 he acted as assistant secretary of the Michigan State Fire Insurance Company. He was, in 1871, appointed agent for



WILLIAM A. BUTLER.

Michigan of the Hartford Fire Insurance Company, of Hartford, Connecticut, which he still retains. January 1, 1882, he established himself in Detroit. He has a suite of offices in the Merrill Block. He represents the following companies: Etna, of Hartford, Connecticut; Hartford Fire, of Hartford, Connecticut; California, of San Francisco, California; New York Underwriters; German, Freeport, Illinois; Liberty Fire, of New York; New Hampshire, of Manchester, New Hampshire; Oakland Home, California—fire. Travelers, of Hartford, Connecticut—accident, and general agent for Michigan of the New York Plate Glass Insurance Company. He operates the oldest agency in Detroit, its foundation dating from 1836. He is prominently identified with the Loyal Legion of the United States, being the Recorder of the Michigan Commandery. From May, 1881, to May, 1882, he served as Grand Commander of the Knights Templar of Michigan. Mr. Chandler is *bon homie* and a fitting representative of the numerous interests which he faithfully and successfully conducts.

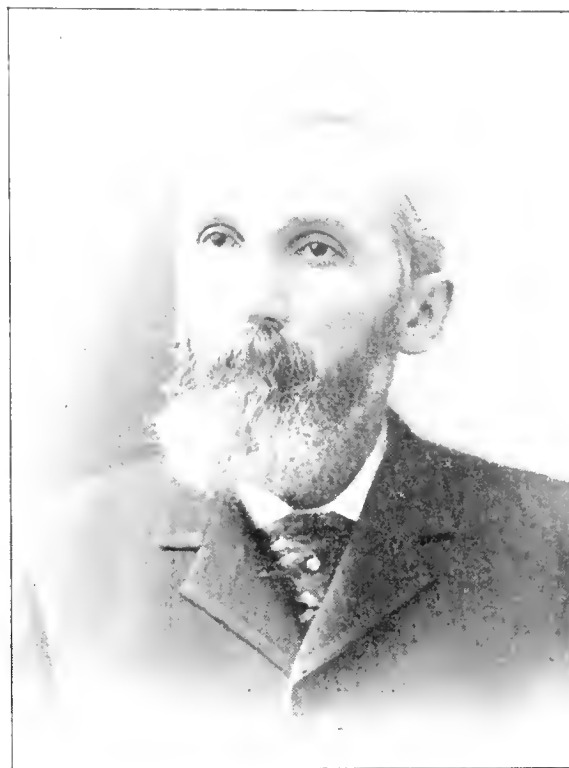
THE MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

The Michigan Fire and Marine Insurance Company of Detroit, ranks among the younger of the fire insurance companies of this country, having just completed its first decade, but it is rapidly coming to the front as one of the strong ones. It commenced business in March, 1881, and from that date the increase in assets and net surplus has been steady and continuous each year, with the exception of 1887. Its officers are D. Whitney, Jr., president; M. W. O'Brien, treasurer; D. M. Ferry, vice-president; Eugene Harbeck, secretary; E. J. Booth, assistant secretary. The first annual report contained the record of ten months only, and at that time the company had assets of \$213,244, and a net surplus of \$1,377. The progress each year from that time on is shown by the following comparative table:

YEAR.	ASSETS.	NET SURPLUS.	PREMIUMS.
1881.....	\$213,244	\$ 1,377	\$ 22,625
1882.....	248,444	15,042	73,126
1883.....	287,608	25,142	79,224
1884.....	315,351	41,035	118,939
1885.....	346,228	53,796	137,808
1886.....	366,602	64,073	161,770
1887.....	362,547	43,260	183,000
1888.....	6715,451	133,880	289,645
1889.....	735,115	114,746	388,214
1890.....	822,891	160,481	480,078

* Capital stock increased to \$400,000.

The gains for the year 1890 were in assets \$87,776, in net surplus \$45,635, and in premium income \$91,864. The total income for 1890 was



ANDREW P. COULTER.

\$525,969, as compared with \$431,495 the preceeding year, and the total expenditure \$447,068, including an 8 per cent. dividend. Since its organization the company has received in premiums \$2,200,150, and paid out upwards of \$1,000,000 for losses. The company's losses incurred last year amounted to \$231,299—a ratio of a trifle over 48 per cent. of the premiums received. As the percentage of losses incurred to premium receipts of all the companies doing business in Michigan during the past ten years was 56 per cent., the Michigan was certainly very successful during the year. The management of this company is both progressive and conservative, and while it manifests a commendable push for business, it does so with a caution which insures an excellent and profitable class of risks. This added to a careful financial policy has enabled the management to build up a strong company and at the same time make a good profit for the stockholders.

EUGENE HARBECK, secretary of the Michigan Fire and Marine Insurance Company, was born at Batavia, New York, in 1853, and received his education at the High School at Battle Creek, Michigan. In 1870 he went into an insurance and real estate office, remaining with one employer nine years. In 1881 he became special agent for the Detroit Fire and Marine Insurance Company, succeeding E. C. Preston, who resigned to become secretary of the Michigan Fire and Marine Insurance Company, then just organized. In 1883 Mr. Harbeck became State agent for the Phoenix Insurance Company of New York, which office he resigned in November 1887, to become secretary of the Michigan Fire and Marine Company, a position rendered vacant by reason of the sudden death of Mr. Preston. Since the date of Mr. Harbeck's connection with the company, its affairs have been in a highly prosperous and satisfactory condition, the income having increased from \$200,000 in 1887, to over \$500,000 in 1890. There has been a handsome gain in assets, the surplus has largely increased and regular dividends to stockholders of the company have been paid. Mr. Harbeck devotes his entire time and energies to the interests of this organization and his valuable services have contributed much towards its present prosperity.

DETROIT MANUFACTURERS' MUTUAL FIRE INSURANCE CO.

ANDREW P. COULTER, Secretary of the Detroit Manufacturers' Mutual Fire Insurance Company, was born in Whithy, Ontario, in 1839, came to the United States in 1866, and settled in Hokah, Minnesota, where he was employed as book-keeper for the car and ma-



EUGENE HARBECK

chine shops of the Southern Minnesota railroad, and was afterwards made station and express agent at Rushford, Minnesota. In 1869 he was appointed superintendent of the Western Division of the road. On account of asthmatic trouble he removed to Colorado and subsequently settled in Grand Rapids, Michigan, where he conducted a local fire insurance agency, then removed to Miskogon, where he continued for three years. He then disposed of his agency and was appointed special agent for the New York City Fire Insurance Company and subsequently acted in the same capacity for the Standard of England, and two years later for the Home, of California. His field was very extensive, including all the Northwestern states. The information acquired at this time has proved very beneficial to the Detroit Manufacturers Mutual Fire Insurance Company. In 1885 he was offered special inducements to take charge of the office of the Mutual Fire Association of Chicago where he acquired a thorough knowledge of the mutual fire insurance business. Believing that this plan of insurance, if properly conducted is the correct theory, in 1887 he came to Detroit and commenced the organization of the Detroit Manufacturers' Mutual Fire Insurance Company, with such men as N. G. Williams, D. D. Thorp and George C. Wetherbee, of Detroit, J. W. French, of Three Rivers, and other influential men throughout the state as incorporators. The company secured its charter June 10, 1887, and immediately commenced business with the following officers, who still hold the same position. N. G. Williams, President; J. W. French, vice-President; D. D. Thorp, Treasurer; A. P. Coulter, Secretary. The company is authorized to write manufacturing establishments of all kinds and their products, including elevators, grain, etc., and can accept risks anywhere in the United States. The business is strictly mutual and the intention is to provide its members with insurance at actual cost. The company has paid about \$100,000 in losses since its organization. It is conservatively and economically managed, enjoys the confidence of its members and is well regarded in insurance circles.

HOMER MCGRAW.

Was born in New Baltimore, Michigan, January 22, 1856. His father, Richard McGraw, having for several years conducted a general store at New Baltimore, disposed of his store for a farm in Levonia township, where he moved with his family. Upon this farm Homer passed his boyhood. His education was begun in a district school, near the farm. When he was fifteen years of age his father died. Soon after, with his mother and younger brother,



HOMER MCGRAW.



GEORGE W. PARTRIDGE.

he went to live at Plymouth, Michigan; here he attended the Union School, and during the vacations worked for D. R. Penny in a grocery and crockery store. In the absence of Mr. Penny he had full charge of the store. In 1876, at the age of twenty, Mr. McGraw came to Detroit to take charge of his uncle's (Thos. McGraw) wool lofts. At the same time he attended the night school of Bryant & Stratton's Business College. He remained in this position three years and then went into Thos. McGraw's office. In 1880 Mr. McGraw made a contract with the Globe Tobacco Company to sell the entire output of their Windsor branch through the Dominion of Canada. During the following three years he traveled through Canada, visiting all the principal cities, going as far as Halifax, Nova Scotia, and the Prince Edward Islands. In 1884 he severed his connection with the Globe Tobacco Company and entered into a co-partnership with his brother, W. T. McGraw; the firm being known as the Detroit Tobacco Company. They engaged in a tobacco business and had their goods manufactured under their own special brands. Mr. McGraw finding the close confinement of this business was undermining his health, disposed of his interest to his brother and retired from business for a time. He then became interested again with Mr. Thos. McGraw, taking charge of the McGraw building. In 1889 Mr. McGraw established, in connection with his other business, a fire and marine insurance agency. He is recognized as a most prudent underwriter and fully conversant with every detail of fire and marine insurance. In politics Mr. McGraw is independent, but usually acts and votes with the Republican party. He is a member of the Michigan Club, and of the Protestant Episcopal Church. In 1884 Mr. McGraw married Miss Anna Anthony, only daughter of the late B. M. Anthony, who was prominently connected with the Michigan Stove Company. Mr. McGraw was obliged from early life to depend entirely upon himself. As a business man he is possessed of strict integrity and is persistent in every undertaking. He devotes all the power and energy he possesses to achieve success.

PARTRIDGE & GURNEY.

Fire and plate glass insurance agents, Room 1, Whitney's Opera House Block, 172 Griswold street. This firm is well and favorably known in this community, and is carrying on a large and growing insurance business. Among their patrons are many of the most prominent citizens of Detroit, who appreciate the prompt, courteous, reliable and satisfactory methods of doing business for which these

agents are noted. Mr. Partridge has been engaged in the insurance business in this city for more than six years, and is as thoroughly posted in the business as perhaps any other agent here, and is able to compete with them successfully in securing public favor and patronage. Mr. Gurney is a native of St. Joseph County, Michigan, and came to Detroit in 1884. He was an agent for several fire insurance companies before coming to this city, and has been associated with Mr. Partridge in business since 1889. They represent strong, reliable, successful and popular companies, among which are the Germania, Agricultural, and Buffalo German Fire Insurance Companies, and Lloyds Plate Glass Accident Insurance Company, of New York, also the German Insurance Company, of Pittsburgh, the St. Paul German and Hekla, of St. Paul. Losses are promptly adjusted and paid, and no proper effort spared to give general satisfaction. The senior member of the firm, Mr. George W. Partridge, was born in Pittsfield, Massachusetts, has been a resident of Michigan for more than thirty years, and of this city since June, 1877. He has a thorough business and legal education, prepared for college at the Wesleyan Methodist Seminary, of Albion, Michigan, and graduate in the law department of Columbia College, class of 1872. During the early part of the late war he was a clerk in the Commissary Department in the field; for nearly eight years a clerk in the Quartermaster General's office, Washington, District Columbia; for four years clerk for the United States Senate Committee on Commerce; law clerk, Department of the Interior, and first assistant examiner United States Patent Office; private secretary for the late Senator Zach Chandler for eight years; special deputy collector of customs, port of Detroit, from 1877 to 1883; afterward special inspector Treasury Department, and special agent United States Census Office; bookkeeper and confidential secretary for Newberry and McMillan. He was for several years one of the directors of the *Detroit Post* and the *Post and Tribune*, also Washington correspondent of the *Detroit Post* and other Western newspapers. In 1872 he was assistant secretary of the Union Republican Congressional Committee, Washington, District Columbia, and in 1878 was appointed secretary of the Republican State Central Committee of Michigan, by Senator Chandler, and afterward held the same position under Governor H. P. Baldwin.

LIFE AND ACCIDENT INSURANCE.

Our country has, perhaps, no more encouraging or distinctive feature than the comparative absence of poverty. We have, it is true, like all other countries, the poor always with us, and in large cities, enough of them too, but widespread and abject pauperism, such as is common in Europe, is happily unknown to us. Many causes, of course, contribute to produce this desirable condition of affairs. It is owing, in part, to the character of our population, to the more general distribution of wealth, and to the wide extent of our territory, which offers to every man who will work for it, a home, and a chance to surround himself with the necessities and comforts of life.

All these factors are recognized as contributing to and establishing the self-supporting character of our population, but there is one factor whose potency in this direction is too often forgotten, that of the institution known as life insurance. Before a nation can become thoroughly prosperous its members must be trained in the habits of self-control and frugality, and a means must be found to provide for those who cannot provide for themselves, and whose inability is attributable to their weakness and not to their misconduct. Now, both these ends life insurance accomplishes. The man whose life is insured, knows that the annual payments must be met, and his regard for his fond ones is a sufficient incentive to cause him to meet them promptly in order to prevent lapse. It may necessitate self-denial; it may oblige him to watch his small expenditures closely, but he gladly makes the sacrifice, and at the same time acquires habits of prudence and economy that are of the greatest advantage in aiding his success in the walks of life. There are thousands of young men in the United States to-day who are being trained in this school and whose training is giving stability to their characters and making them better citizens and better men.

Few appreciate the magnitude of the work which the institution has done in this direction. Many, no doubt, will be surprised to learn that the existing companies have paid policy-holders since

their organization over \$1,200,000,000 and that for the past forty years they have distributed on an average over \$30,000,000, and for the past ten years over \$55,000,000 per year. No account is taken in these figures of the industrial or assessment insurance companies, both of which have a large business, and annually distribute millions of dollars to beneficiaries. No one can estimate the destitution and suffering that has thus been prevented. No one can measure the good that has been done to the country by this distribution of property, the reduction of poverty, and the chances given to many young people to prepare themselves for the duties of citizenship.

In view of these facts it is gratifying to know that the advantages of life insurance are becoming every year more thoroughly appreciated; that nearly all of the life companies show an increased business as each year is ended, and that life insurance, emphasizing, as it does, a better side of a man's life, unites on a common basis the principles of business with benevolence.

Time was when a policy of \$10,000, payable at the death of the insured, was all that any company would assume, now there are several companies that will issue \$50,000 on one life and a few who



OSCAR R. LOOKER.

will hazard \$100,000 in one policy. Many of the gentlemen who insure for these large sums combine in these insurances the elements of investment and protection or benevolence. They notice from time to time how disastrous it is to a large concern or business enterprise when the manager or founder is carried away suddenly, in a great many cases leaving the business in jeopardy. On this account many of the heavy insurers carry their policies in order that the necessary support may be given their business and thus save the concern.

Life insurance business in Michigan does not vary from the business in other states; the same industry and enterprise which has characterized the citizens of older states has not been lacking in Michigan. In 1870 the various life insurance companies doing business in this state were interested in the lives of our citizens on their policies of life insurance amounting to \$59,498,000.00. At the close of 1890 (twenty years after) there was in force policies representing \$92,437,000.00. If to these figures, which are confined to the business of the regular life companies only, there is added the policies or certificates issued on the lives of our citizens by assessment and benevolent societies, the total amount of life insurance at risk in this state would reach upwards of \$150,000,000.

In the year 1867 The Michigan Mutual Life, the first regular life insurance company in the state, was organized and incorporated. This company is still doing business and making satisfactory progress. Since this date there have been various assessment societies or companies that have had a "mushroom" existence, either going out of business altogether or merging their business into that of some other concern. One of the most ably managed assessment companies, which for years did business as The Western Union Mutual Life, in 1891 transferred its business to another association from the East. Another assessment society known as the Imperial Life Insurance Society transferred its business in 1886 to what is now known as the Imperial Life Insurance Company, dating its organization from the time of the transfer in July, 1886. There are but two regular old line companies deriving their corporate existence from the State of Michigan, but nearly all the regular companies from other States have agencies in Detroit or some other city in the State, and all appear to be doing a satisfactory business.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Samuel R. Mumford, vice-president; O. R. Looker, secretary; H. F. Frede, assistant secretary; G. W. Sanders, actuary; southwest corner of Jefferson avenue and Griswold street. This progressive and solid organization dates from the year 1867, when it was incorporated, with John J. Bagley as president, afterward Governor of Michigan; he was succeeded by Jacob S. Farrand, who continued as president up to April, 1891. The Company was originally incorporated in 1867 with a capital of \$150,000, of which but \$15,000 was paid in, but in 1869, in order to more fully carry out its plans for providing a perfectly secure principle of life insurance in competition with the eastern companies and at the same time encourage western industries through the retention of monies in home investments, the company made a deposit of \$100,000 with the treasurer of the state of Michigan, and the capital stock was increased to \$250,000, all of which was fully subscribed and paid in. Agencies were established in Ohio, Indiana and West Virginia, and the business of the company was thus largely extended. Ever since its organization the company has steadily grown and prospered, exemplifying in a prominent manner the abilities of its executive officers as shown by their conservative and enterprising conduct of its affairs. In the following tabulated statement of the company's business are witnessed the safe accumulation and constant increase



JOHN H. ROBINSON.

of its assets and the steady rise of its surplus and insurance in force:

Date.	Ins. in Force.	Assets.	Surplus.
January 1, 1884.	\$10,500,840.00	\$1,231,878.00	\$281,110.00
" 1885.	11,728,104.00	1,310,876.00	290,188.00
" 1886.	13,688,230.00	1,537,501.00	296,035.00
" 1887.	16,550,411.00	1,705,323.00	315,245.00
" 1888.	18,068,158.00	1,906,189.00	313,368.00
" 1889.	19,099,580.00	2,291,221.00	347,940.00
" 1890.	20,373,636.00	2,613,313.01	395,960.00
" 1891.	22,823,730.00	3,000,553.13	439,550.95

These figures incontestably evidence the careful, prudent and systematic management and the progressive nature of the company which from small beginnings has culminated in one of the strongest and most conservative institutions of its character in existence. Its business during 1890 amounted to over \$5,000,000 of new insurance, and in 1891 will probably write over \$6,000,000. The company's officers and directors are recognized as among Detroit's most prominent and influential citizens, and have been ever foremost in promoting and encouraging the city's interests. Mr. O. R. Looker, the secretary, has been associated with the Michigan Mutual since 1871, first as clerk, then bookkeeper, chief clerk, cashier, and since 1883 in his present capacity as the company's executive officer. The company deservedly takes high rank among life insurance organizations, and is prepared to offer the best forms of policies, consistent with character of risks concerning which it maintains most scrupulous and critical identity.

OSCAR R. LOOKER, the secretary and executive officer of the Michigan Mutual Life Insurance Company, was born in Columbus, Ohio, June 19, 1846, but his boyhood was passed on a farm near Columbus. About sixteen years later at the time when the country needed men of courage—at the very commencement of the rebellion—although legally under the age for enlistment, but physically equal to the task, he joined the army, and continued in the service until April, 1865. After the war he became connected in a clerical capacity with the Ohio State Bureau of Military Claims, subsequently being engaged in a lawyer's office at Columbus, and in 1869 removed to Cleveland, connecting himself with the Cleveland office of the Berkshire Life Insurance Company. In 1871 he removed to Detroit and began his first work in the office of the Michigan Mutual Life, occupying the position of clerk, later cashier, and in 1883 succeeded Mr. John T. Liggett as secretary, and was given general charge of the affairs of the company, under the supervision of the board of directors. In his social and business relations Mr. Looker occupies a high rank in Detroit, being a member of the



HERMAN F. FREDE.

several military and Masonic organizations; he is liberal and charitable, strong in his friendships, and also very popular among the company's agents, as evidenced by the various valuable tokens presented to him by them on several occasions since his appointment as secretary.

HERMAN F. FREDE, assistant secretary of the Michigan Mutual Life Insurance Company, was born in Detroit, October 9, 1856, receiving his education in the same city. He went into the service of the Michigan Mutual, as clerk, in October, 1871, four years after the organization of the company. From that day to the present, nearly twenty years, he has rendered faithful service in various positions, and as a sure result of continued good conduct and ability, promotion followed promotion, until the duties of his present position are next in importance to those of Mr. O. R. Looker, the company's executive officer. Mr. Frede is genial, sociable and faithful in all the relations of life.

JOHN H. ROBINSON, general agent of the Michigan Mutual Life Insurance Company for Michigan, born in Canada, 1861, began business as clerk in an insurance office in 1876; in 1879 was appointed general agent of the Ontario Mutual Life Insurance Company for the counties of Frontenac, Leeds and Grenville, Ontario; in 1880 was general agent for the Sun Life Insurance Company, at Montreal, with headquarters at the company's office, 164 St. James street, Montreal; in 1882 went to Wisconsin under contract with the Manhattan Life Insurance Company, of New York, as State agent for Wisconsin, with office at 108 Grand avenue, Milwaukee; remained in Wisconsin until early in 1885, and then moved to Detroit to assume a position in the employ of the Michigan Mutual Life Insurance Company as one of its special agents in that city. Under the civil service ideas, which prevailed in the business of that company, Mr. Robinson advanced step by step during his years of service, and has at present an important position in looking after the company's agency business in Michigan. His extended life insurance experience, covering a period of twelve years, together with an ambitious desire to master the details of the business, to studiously apply all his energies and ability in advancing the interests of the Michigan Mutual Life Insurance Company, and his practical knowledge of "field work," in all that the words imply, renders his services of value to the company. Mr. Robinson is also duly admitted in the various State and United States Courts as an attorney and solicitor at law.



C. W. MOORE.



WILLIAM T. GAGE.

NEW YORK LIFE INSURANCE COMPANY.

C. W. MOORE, Manager for Michigan of the New York Life Insurance Company, was born at Canterbury, New Hampshire, near the birth place of the great statesman, Daniel Webster, in 1845. His education was received in the schools of his native town, and his parents designed to have him instructed for the ministry, but his ill health prevented the execution of the plan. His first business experience was in the dry goods line. In 1865 he engaged in life insurance and has since devoted his attention to that business. He was for some years the New Hampshire manager of the Phoenix Mutual and superintendent of agencies of the same company at Albany, New York. In March, 1880, he came to Detroit as manager for Michigan of the New York Life Insurance Company. At that time the agency was in bad shape, but Mr. Moore by dint of exemplary enterprise and strict attention to details has placed it from the sixth place in point of premium income to the first among life insurance corporations in the State of Michigan. He is active and zealous in his work and takes high rank among the leading life insurance representatives in the country. He is a member of the Michigan Club and a thirty-second degree Mason.

WILLIAM T. GAGE.

This gentleman enjoys an enviable reputation among the enterprising representative business men of Detroit. Mr. Gage served his country creditably in the war for the Union, and in private life is a most estimable citizen. Being of a scholastic turn of mind he became early in life a graduate of Dartmouth College, after which he taught for several years. He held the position of president in the Highland university of Kansas, and later was professor of English literature and history in the State university at Lawrence, Kansas, and was afterwards principal of the female seminary at Hartford, Connecticut. Mr. Gage came from Hartford to Detroit in 1883, as manager for Michigan of the Etna Life Insurance Company. This position he held for six years, when he resigned to accept the general agency of the Northwestern Life Insurance Company of Milwaukee, Wisconsin, which position he holds at the present time. Mr. Gage has also taken great interest in the Michigan Life Insurance Association, of which he is president. His office is at 25 Whitney Opera House Block, where he exhibits every indication of a successful and prosperous business.



DR. A. C. MILLER.

PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION.

DOCTOR A. C. MILLER was born near Hamilton, Ontario, in 1839, and his early days were spent on a farm. His father was also a native of Canada, and his grandfather on his father's side came from Hesse-Darmstadt and served as a Hessian soldier. Doctor Miller in his boyhood received a public and private school education in Ontario, remaining with his parents until after he was 21 years old, when he entered the service of the Great Western Railway for the period of two years, as special supply station agent and other positions, secured through his social relations and influence with Judge Miles O'Reilly of Hamilton, and W. S. Champ, who is paymaster on the Great Western Railway. Resigning his railway position he entered the study of medicine and practiced his profession fourteen years, after which he abandoned practice and moved with his family to Ann Arbor to gain the educational advantages there offered to his children, remaining there for six years. He then engaged with the Etna Insurance Company, and after eight months service was offered the management of that company for the State of Michigan, which he declined, and went with the New York Life Insurance Company, remaining five years as their general special agent in Michigan. He was offered the management of that company for the State of Tennessee which he also declined, and moved with his family to Indianapolis where he did a large business for the company for two years, when he was offered the management of the Provident Savings Life Association for the State of Michigan by the noted actuary Sheppard Thomas, president of the Association, a position which he accepted, remaining manager for over three years, when he resigned in September 1889, to organize the Preferred Masonic Mutual Accident Association, with which he is engaged at the present time as secretary and general manager, an office which from his long experience and good general business qualities he fills with marked ability. The Preferred Masonic Mutual Accident Association, as its name implies, is decidedly and exclusively confined to members of the Masonic fraternity, whose occupations are such as to be classified in accident insurance terms as "Preferred." It numbers among its officers such names as C. J. Whitney, president, so prominently identified in financial circles for forty years, A. C. Miller, secretary and manager; Frank T. Lodge, attorney; C. J. Whitney, J. B. Book, A. C. Miller, W. B. Willson and G. E. Van Syckle, trustees. Among its large list of charter members and constituents, are such men as Hon. James

McMillan, Hugh McMillan, Gen. R. A. Alger, M. S. Smith, and many other well known leading men of Detroit. The Association is in a highly prosperous condition and owes much of its prosperity to the excellent management of Dr. A. C. Miller, so prominently connected with its interests. The offices of the association are in the Whitney Opera House block.

UNION MUTUAL LIFE INSURANCE COMPANY.

HUGH A. HOLMES, Manager for Michigan and Western Ontario of the Union Mutual Life Insurance Company, of Portland, Maine, was born at Palermo, New York, February 10, 1857, and came to Michigan, locating at Ovid, where he received his education. His first experience in business was as a telegraph operator and clerk for the Detroit, Grand Haven and Milwaukee Railroad. In 1885 he went to Ferrysburg as joint agent of the Detroit, Grand Haven & Milwaukee and Chicago and West Michigan Railroads, having charge of all freight originating on that line for the Detroit, Grand Haven & Milwaukee Railroad. During this connection he became associated with the Michigan Mutual Life Insurance Company of Detroit. In 1880 he removed to Detroit, and since that time has been interested in various manufacturing and industrial enterprises, and notably as president and manager of the Holmes Lumber Company, the Ovosso Lumber & Coal Company, and other organizations. In 1886 he organized the Detroit Building and Loan Association. During ten years Mr. Holmes was engaged in the lumber trade, doing the largest wholesale business in that relation in the state. Throughout this whole period he maintained his life insurance connections. July 15, 1890, he was appointed the manager for Michigan and Western Ontario of the Union Mutual Life Insurance Company, of Maine, which he has worked up to a high place in the consideration of life insurance agencies in the territory represented. Mr. Holmes is a prominent member of the Masonic fraternity having attained the thirty-second degree, and is Illustrious Grand Secretary of the Michigan council of Deliberation Ancient and Accepted Scottish Rite Masons; a member of the Michigan Athletic Association; the Detroit Fishing and Hunting Association, (Rushmore) the Travelers' Club, the Y. M. C. A. and the Knights of Pythias.

NORTHWESTERN MASONIC AID ASSOCIATION.

SAMUEL ADAMS, the Detroit manager of the Northwestern Masonic Aid Association, was born October 18, 1832, in Cookstown, Ireland, and was self educated. He came with his parents to Mon-



HUGH A. HOLMES.



SAMUEL ADAMS.

treal, Canada, in 1847, where he was apprenticed to a wire-cloth manufacturer, serving four years and eight months. He afterward came to Detroit, obtaining employment with Wm. Snow, a wire manufacturer, which he continued for five years. In 1857 he established a factory for the production of wire-cloth and wire goods, at 107 Woodward avenue, in which he continued for fourteen years. In 1877 he removed to Spruce street, where, through a patent litigation, he incurred heavy losses. He next became associated with the Kanum Manufacturing Company, preserving this relation until 1881, when he became the assistant Detroit manager of the Northwestern Masonic Aid Association, of Chicago, Illinois, in which he has achieved his greatest success. He is a thirty-second degree Mason, and has been a member of Union Lodge No. 3, F. & A. M., for thirty-four years. He served one term as grand master of the Grand Lodge I. O. O. F., of Michigan, and acted for two years as grand representative to the sovereign grand lodge of Odd Fellows, at Baltimore. In the insurance relation in Detroit he has accomplished great success, and his management of the Northwestern Masonic Aid Association has been exemplary and consistent. In Mr. Adams' management of the affairs of this association in Detroit has resulted a considerable increase of its fortunes. This association has a membership of over 58,000, with insurance in force January 1, 1891, of \$160,000,000, and a surplus of \$339,488.50. The office of the Detroit agency is at 88 High street west.

HARDWARE, MACHINERY, ETC.

THE C. C. WORMER MACHINERY COMPANY.

C. C. WORMER was born October 26, 1850, at Oswego, New York. His parents were Hollanders of the Knickerbocker stock. They moved to Detroit when the subject of this sketch was quite young. Mr. Wormer was educated in the public schools of this city, and after graduating he entered the employ of his father and brother as clerk, the firm being then known as G. S. Wormer & Son. In 1873 he entered into partnership with them, the firm continuing business as G. S. Wormer & Sons, the father having founded the original establishment in 1857. This firm continued until 1884, when G. S. Wormer retired from business. On the first day of August, 1889, the Michigan Machinery Depot was permanently established at its present location, 55, 57 and 59 Woodbridge street west. It is incorporated with a capital stock of \$15,000, and the

officers of the company are: C. C. Wormer, president; Lucian S. Moore, vice-president; C. J. O'Hara, secretary and treasurer. Geo. W. Moore and Eugene Austin are also members of the company, Mr. Austin having the superintendence of the mechanical and engineering departments. He is a thoroughly practical machinist and is appreciated by the company as a most reliable expert in its mechanical affairs. Mr. Lucian Moore, Mr. C. J. O'Hara and Mr. Geo. W. Moore, in their relative positions in the organization, are equally worthy of sharing the success and prosperity the combination has ever enjoyed. The C. C. Wormer Machinery Company represents about forty of the leading houses in the United States. Their specialties are engines, boilers, wood and iron working machinery, steam pumps and power connections. They ship goods to all parts of Michigan, Ohio and Indiana and a portion of Illinois. They also have a large Canadian trade, and ship goods to California, Tennessee, Washington, Nebraska and Arkansas. From its foundation the business has been continually growing and prosperous. The first three months of the present year (1891) their trade increased fifty per cent. over what it was last year for the same period of time. The prosperity of the company unquestionably owes much of its rapid development to the capable management of its president, Mr. C. C. Wormer.

CHARLES J. O'HARA, secretary and treasurer of the C. C. Wormer Machinery Company, was born in Toledo, Ohio, May 7, 1854. At the age of nine he removed with his parents to Chicago, and remained there four years, during which time he attended the college of the Christian Brothers. In the fall of 1867 he removed with his parents to Cincinnati, and for several years attended the Farmers' College situated at College Hill, a suburb of that city. At the age of seventeen, determining upon entering business, he connected himself with a prominent Insurance Company of Cincinnati and continued with them for a little over one year. His tastes running to manufacturing, he secured a position with the Straub Mill Company, manufacturers of flouring mill and feed machinery and continued with the company for eleven years. He severed his connection with that company to enter business for himself. After two years, extra inducements were offered for his return, which were accepted, and he continued as manager of that company until March 1887, when he removed to Detroit to accept the general management of the Eagle Iron Works, continuing as such with that company until his resignation, which was tendered in order that he



C. C. WORMER.



CHARLES J. O'HARA.

might be able to give all his time and attention to his present interests. He is the son of Charles O'Hara and Elizabeth Knaggs, his father for many years being a wholesale merchant in Toledo, Ohio. His father was born in London, England and came to this country at the age of eighteen. He was a descendant of one of the oldest families of his name in Dublin, Ireland. His mother was a native of Detroit, and a daughter of Col. James W. Knaggs, who was born at Detroit when it was but a village. Mr. O'Hara was married October, 23, 1889, to Jennie Way Howland, of East Greenwich, Rhode Island, she being a descendant of Generals Green and Knaper of revolutionary fame.

PENBERTHY INJECTOR COMPANY

Hon. Seth D. North, president; Charles B. Johnson, vice-president; S. Olin Johnson, secretary and treasurer; manufacturers of the Penberthy automatic oil cups and injectors, northwest corner of Seventh and Abbott streets. This justly celebrated institution for the manufacture of the Penberthy automatic oil cups and injectors, was established under the present official management in the fall of 1886 and is incorporated with a capital stock of \$100,000. The factory building is three stories in height, 51x78 feet in dimensions, and is thoroughly equipped with the latest and most improved machinery and appliances, including the Warner and Swasey monitor lathes and other specially adapted devices for securing expedition and uniformity in the products. A force of forty skilled hands is given constant employment and the annual output aggregates in value \$100,000. The fame of the Penberthy injectors is almost universal. Since their introduction, some four years ago, 39,000 have been sold, a fact which bears the weightiest evidence in their favor. The company has succeeded in giving these products an identity among steam users which at once places them ahead of all similar contrivances for intended purposes, and acquired for them a sale such as few articles of any kind have attained in the same space of time. In a test made by Professor Mortimer E. Cooley of the Michigan University, in connection with other injectors, he made the following report: "The next injector tested was the 'Penberthy,' size 'B,' a machine which not only worked most easily, being perfectly automatic within wide range—but also with a high degree of economy, as reference to the tables will show, forcing against a constant pressure of sixty-five pounds, and with steam pressure varying from 45 to 90 pounds. The proportion of water forced to steam used,

rises steadily, while the duty or work and the efficiency as a boiler feeder unflinching. The efficiency of ninety-nine and a half per cent, as recorded in the table XIV, being a phenomenal result." The great advantages of the "Jet Pumps" manufactured by this company are summed up in the following facts of much moment to all steam users: They are provided with independent couplings separate from the body, and the inner working elements are removable and interchangeable. The significance of these features is that where the parts subject to wear, form a portion of the body, as is the case with a large majority of "Jet Pumps," when these parts become worn out, the whole pump is valueless, while with the "Jet Pumps" of this manufacture, not only will the body last for an indefinite period, but the tubes can be renewed at any time at slight cost. As being the only "Jet Pumps" manufactured with separate couplings and working parts, their vast superiority can be readily seen and appreciated. The phenomenal and meritorious success of the company has been derived through the most critical superintendence and direction of every detail of their manufactures by Mr. S. Olin Johnson, the efficient manager, who has conducted the business in an exceptionally creditable manner and through which their goods have won the highest economies from all who have used them. Every single article is fully warranted by the company and each and every one is subjected to the most rigid inspection before being allowed to leave the factory. Among the great industries of Detroit, none is more deserving of the distinction achieved than the Penberthy Injector Company, and to none can be ascribed a greater renown as manufacturers.

FRONTIER IRON AND BRASS WORKS.

W. V. Moore, president; Thomas S. Christie, secretary, treasurer and manager; engineers, founders and valve manufacturers; corner Atwater and Chene streets. This important industry was established June 1, 1885 and incorporated with an authorized capital stock of \$150,000, and an actual capital of \$100,000. The original proprietors were Christie & DeGraff. The business has steadily grown in volume to its present proportions of one of the largest of its character in the country. The works occupy an area of 200 x 150 feet and are suitably equipped with improved machinery and appliances for the production of the varied manufactures. Over 100 skilled hands are given constant employment and the value of the annual output aggregates \$150,000, embracing marine engines, hoop machinery, water heaters and purifiers, straightway valves



S. OLIN JOHNSON.

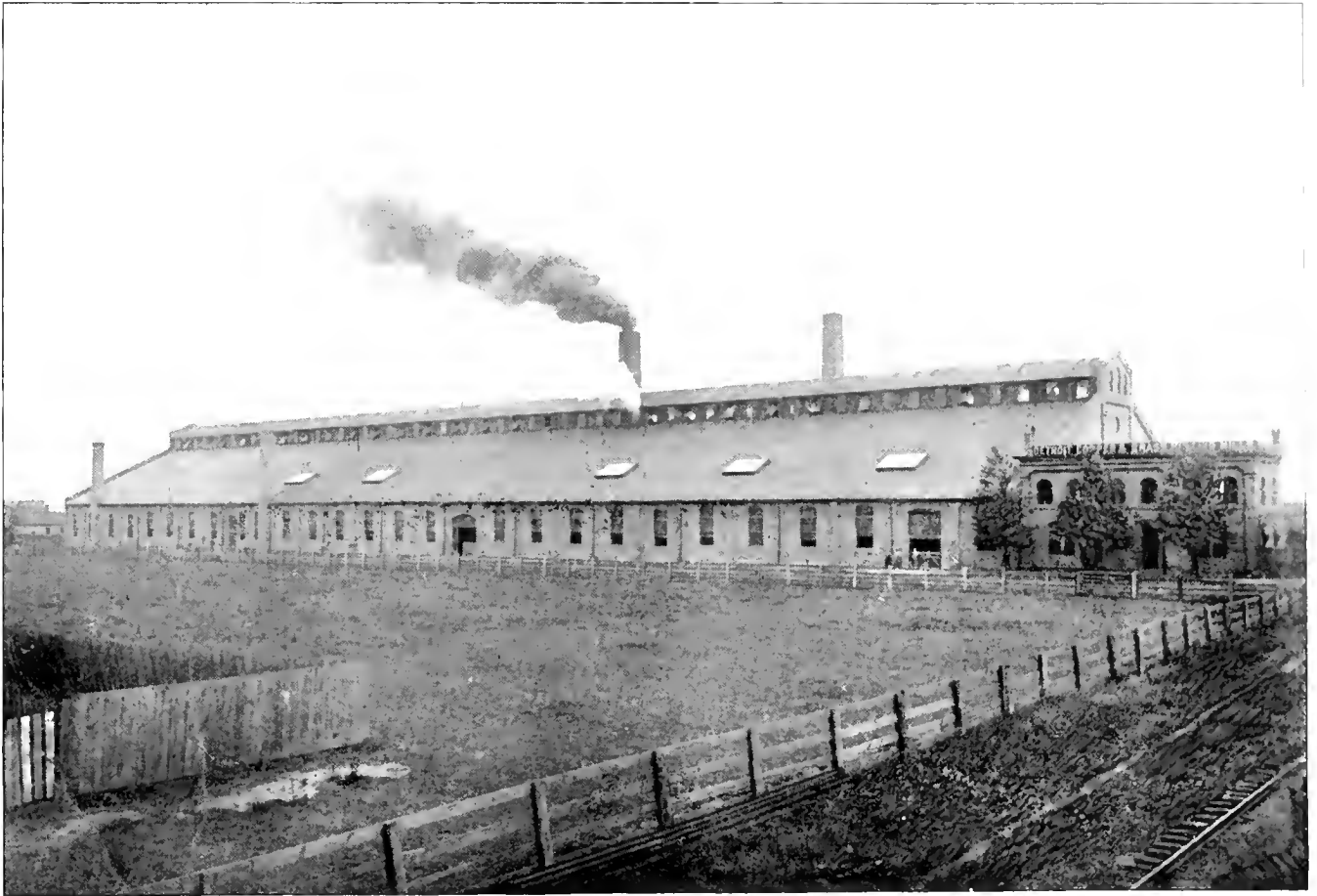
and hydrants, the specialties of the products being Weber's patent gate valves, Weber's lubricator, Weber's lawn fountain and Ward's hoop machinery. These goods are not surpassed for durability, material and high grade of finish and adaptability to required purposes in the country, and a large trade has been secured which extends over the Western states and lakes. A superior make of engines for ocean steamers has given the Frontier Iron and Brass Works a justly merited and generally recognized supremacy in this line of manufactures, and places them in the front rank of the most notable and distinguished in the world.

DETROIT COPPER AND BRASS ROLLING MILLS.

C. H. Buhl, president; R. W. Gillett, vice-president; L. H. Jones, secretary and treasurer. This company was organized in 1880, and began business in June, 1881, in a building erected at the foot of Fourth street, corner of Iarned. The amount of capital originally paid in was \$100,000; this sum was soon found to be much too small for the demands of the business, and within the first

and brass and copper tubing, etc. The company are also refiners of pig and electro-litic copper from Arizona, Colorado and Montana ores. The trade of this company extends throughout all portions of the United States and Canada. Their facilities for receiving and shipping are perfect, and their business has become one of large proportions.

L. H. JONES, secretary, treasurer and business manager of the Detroit Copper and Brass Rolling Mills, was born in Detroit in 1856, and received his education in the public schools of this city, graduating from the Barstow school; he afterwards received a commercial course at Goldsmith's Business University. Mr. Jones' first important business connection was with the Second National Bank of this city in 1873, where he was advanced to the position of collection clerk, which position he held until 1877, when he resigned and engaged in private enterprises, devoting his time to travel and other pursuits until July, 1882, when he joined the company which he now represents, acting as bookkeeper and cashier until he was



DETROIT COPPER AND BRASS ROLLING MILLS.

year the amount was increased to \$200,000; business rapidly advancing rendered it necessary to again increase the company's capital, which was subsequently done, raising the amount to \$300,000, which is the present capital employed. In 1886 the company found their quarters too small to maintain their rapidly growing business, and determined to remove to more commodious premises, when the present site was chosen; for this purpose eight acres was purchased in the western part of the city, on the line of the Wabash railroad, on McKinstry avenue, their premises lying mainly between the Wabash railroad and the line of the river, upon which their present extensive works were erected, and were ready for business in the spring of 1888. The dimensions of their main building is 480x130 feet, the boiler house is 60x60, the casting shop 40x80, the copper refining house 60x60, and the office 50x50 feet. The extensive business of this company furnishes employment for upwards of 200 men the year round. The principal goods manufactured are of sheet, copper and brass, brass and copper wire, rivets

promoted to the responsible position he now holds. For a young man Mr. Jones has been signally successful. His active, energetic disposition and attentive business methods has peculiarly fitted him for the work in which he is engaged, and upon which much of the success of the establishment depends.

AMERICAN HARROW COMPANY.

As the only manufacturers of agricultural machinery in Detroit, and the largest representatives of their class of that industry on the continent, the American Harrow Company is invested with peculiar distinction and prominence. This company was established in 1882, and, under the superior management and direction of its enterprising and experienced officers, has steadily and surely advanced its fortunes to their present highly successful complexion. Its officers are D. M. Ferry, president; R. W. Gillett, vice-president; W. W. Collier, secretary and treasurer; and O. R. Baldwin, manager of sales. All of these gentlemen are intimately associated with

Detroit's highest commercial and financial interests, and lend to the administration of the company the most superior abilities. The company confine their operations to the manufacture of spring tooth harrows, cultivators, seeders and stalk cutters—implements which are now considered by every progressive and scientific farmer indispensable to success in agricultural pursuits, and by the use of which the soil may be made more productive and the liability to failure of crops materially lessened. The fact that the products of the American Harrow Company, are sold over the entire continent directly to farmers, brings them into immediate contact with agriculturists whereby they are enabled readily to understand and supply their wants in the most satisfactory manner. The company has a capital stock invested in the business of \$300,000 and the annual output aggregates \$500,000. Some idea of the magnitude of this industry may be gained from the fact that 110 men and 200 horses are constantly employed on the road in various districts of the country supplying the demand, while a large force of mechanics and other assistants is necessary in the shops and offices for the production and shipment of the implements. A feature of the industry worthy of special note is the high quality of material used. The wood is carefully selected from the best grades and kept under



L. R. JONES.

cover till thoroughly seasoned, while the steel is rolled expressly for this purpose and every piece oil-tempered and put to the severest test before being permitted to leave the shops. The buildings are large, well ventilated, scrupulously clean, and with the outdoor space cover an area of four acres. A new brick building 50x150 feet, which was found necessary for the accommodation of their increasing business, has just been completed. The company have in deference to the demands of their Canadian trade, in successful operation, a branch factory at Windsor, Ontario, where the implements are made and whence they are distributed to all parts of the Dominion. The combined experience of the company's active officers and their accurate knowledge of the wants of farmers, gained from many years of experience on the road and the farm, together with the honorable, liberal and courteous treatment always accorded their customers, have won for the American Harrow Company a large and increasing business and an enduring fame and popularity.

WILLIAM W. COLLIER, secretary and treasurer of the American Harrow Company, was born at Battle Creek, Michigan, November 19, 1850. His education was received at the Highland Military



WILLIAM W. COLLIER.

Academy at Worcester, Massachusetts, from which he was graduated in 1870. He was engaged in the iron trade for ten years and upon the organization of the American Harrow Company became its secretary and treasurer.

ORRIN R. BALDWIN, manager of sales of the American Harrow Company, was born at Springboro, Pennsylvania, January 11, 1848 and was educated at the State Normal School at Edinborough, Pennsylvania, subsequently taking a business course at the Stratton



ORRIN R. BALDWIN.

& Smith Business College at Meadville, Pennsylvania, from which he was graduated in 1867. Upon the completion of his education he engaged in the lumber business. Mr. Baldwin has had long experience in farming and in the management of sales of varied industries whose products were adapted to the needs of farmers. He became manager of sales of this Company soon after its organization and is peculiarly fitted for the position he occupies and in which he has acquired a notable and landable distinction.

MICHIGAN ELEVATOR AND ENGINE COMPANY.

J. A. GROSVENOR, secretary and general manager of the Michigan Elevator and Engine Company, was born in the State of New York, and came from Boston to Detroit in 1881. He had been for several years in the machinery business in Boston, which he resumed on coming to Detroit. He reorganized the Middlebrook Elevator Manufacturing Company, which was in July 1889 incorporated as the Michigan Elevator and Engine Company, with a capital of \$50,000, and officered as follows: George C. Wetherbee, president; A. G. Boynton, vice-president; Jacob Hull, treasurer; J. A. Grosvenor, secretary and general manager, and R. W. Gardner, assistant secretary and treasurer. The manu-



J. A. GROSVENOR.

factures consist of high speed, hydraulic, passenger, and belt and hand power freight elevators. The building occupied at 123 and 125 Congress street west, is commodious, well adapted to the business, and is thoroughly equipped with modern machinery and appliances. The trade territory embraces Michigan and adjoining states. Mr. Grosvenor devotes his time and attention to the details of the business with which he is thoroughly acquainted.

AMERICAN INJECTOR COMPANY.

John Trix, president of the American Injector Company, was born at New Orleans, Louisiana, December 13, 1848, and when quite young removed with his parents to Sandusky, Ohio, where he was educated in the public schools. At the age of thirteen he began the actual business of life as the engineer and fireman of a small portable engine used in a saw mill. He was afterward employed in the manufacture of tobacco in New York City and other principal cities of the United States, being for sixteen years the superintendent for John J. Bagley & Company, at Detroit. Subsequently he embarked in business on his own account as a manufacturer of steam injectors, thus laying the foundation of the present American Injector Company, at 175 Larned street, west, which was organized and incorpo-



JOHN TRIX.

rated in 1886 and of which he is the president. Since the foundation of this industry, Mr. Trix has given his exclusive time and attention to its interests, bringing it up to a high standard as among Detroit's leading manufacturing enterprises. He is otherwise interested in several manufacturing considerations in which he has achieved a distinguished identity. He married an estimable Detroit lady and has three children.

HIRAM MORSE KEELER, secretary and treasurer of the Ameri-



H. M. KEELER.

can Injector Company, was born at Grass Lake, Michigan, January 12, 1853. After preliminary instruction in the common schools, he entered the State University at Ann Arbor in 1868, graduating therefrom in 1872. The following four years were employed in the conduct of the mercantile business at Middleville, Michigan, during the former two years of which time he applied himself to the study of chemistry and in 1874 took a master's degree in the State University. Coming to Detroit in 1876, he began the study of law and was admitted to practice in the Supreme Court in 1878. He continued the practice of his profession until 1885, when he became associated with the American Injector Company as an accountant and business correspondent, which led to a partnership interest upon the incorporation of the company in October, 1886. Mr. Keeler has since devoted his exclusive time and attention to the affairs of the American Injector Company, of which he is an important and enterprising factor.

BUHL, SONS & CO.

This firm dates from 1855, when it was established by Messrs. Christian H. Buhl and Charles Ducharme, as Buhl & Ducharme. The admission to partnership, in 1872, of Mr. Theo. D. Buhl, a son of Mr. Christian H. Buhl, brought about the change of firm name to Buhl, Ducharme & Company. Mr. Ducharme died in 1873, but the firm name was retained by the surviving members until 1880, when the present organization was effected by the admission of Messrs. Frank H. Buhl, David Adams, J. M. Thurber and Charles H. Jacobs, under the firm name of Buhl, Sons & Company. The buildings at Nos. 103, 105, 109 and 111 West Woodbridge street are represented in four stories 100x200 feet devoted to the large stock of hardware in all of its varied phases, including builders' and cabinet hardware, shelf goods and general hardware, mechanics' and machinists' tools, locksmiths' and butchers' implements, blacksmiths' and carriage makers' supplies, American and foreign iron and steel, bar, band, hoop, tank and sheet iron, light T-rails, steel nails, spikes, bolts, horse-shoes and horse shoe nails, chains, tin plate, guns and pistols, cartridges and ammunition, fishing tackle and sporting goods, table and pocket cutlery and house furnishing utensils, and tools for all trades. These goods are ordered in large invoices from the leading American and European manufacturers, with special reference to superior quality and at a large saving in cost from the magnitude of purchases. The trade territory embraces Michigan, Ohio, Indiana and the whole north-

western section of the continent. This firm owns and operates the Sharon Iron Works at Sharon, Pennsylvania, which give employment to 1,000 hands whose products include bar, band, hoop, tank and sheet iron, T-rails and steel rails. These works have a blast furnace with two stacks, one 72x52 1-2 feet, constructed in 1865 and reconstructed in 1887, the other 72x15 feet, constructed in 1866 and enlarged in 1883. The rolling mill turns out 70,000 net tons annually. The facilities embrace eleven double and thirteen single puddling furnaces, twelve heating furnaces, seven trains of rolls and sixty-four nail machines. The annual output is represented by 30,000 net tons of iron and 150,000 kegs of nails. The members of this firm are especially prominent in the iron and hardware business of the country, with which they are associated as prominent factors.

HENRY C. HART MFG. CO.

Henry C. Hart, president; J. W. Cross, vice-president; Charles J. Hayden, secretary; Albert Ives, Jr., treasurer; manufacturers of railway, cabinet and special hardware; 492 to 512 Franklin street. This establishment was founded in 1879 by Henry C. Hart & Company, and has since been incorporated as the Henry C. Hart Manufacturing Company with a capital stock of \$100,000. The buildings occupied are of substantial construction, 175x40 feet in dimensions, five stories in height, and comprise a main building, foundry, out buildings, etc. The line of products embraces railway, cabinet and special hardware, for which a large trade has been secured throughout the United States. Constant employment is given to 450 competent workmen, and the annual output of



BUHL, SONS & COMPANY'S WHOLESALE HARDWARE HOUSE.

the factory equals \$275,000. The facilities for manufacturing are of the most improved modern description, including various special machines adapted to the requirements of leading features. Every article manufactured by this company is fully inspected before leaving the factory, the strongest proof that can be given of reliability and genuineness. The officers are well known and enterprising business men and belong to Detroit's prominent and leading trade exemplars and earnest promoters of the city's general commercial interests. The company have established and flourishing branch offices at No. 8 Warren street, New York, of which Mr. H. D. Moore is resident salesman; at No. 261 Wabash avenue, Chicago, of which Mr. Stephen Black is resident salesman, and at No. 57 Second street, San Francisco, of which Mr. W. H. Brown is the resident



WALTER S. BURN.



WILLIAM H. BURN.

salesman. The general affairs of the company are in a highly prosperous condition and their business record is full of honor and continual successes.

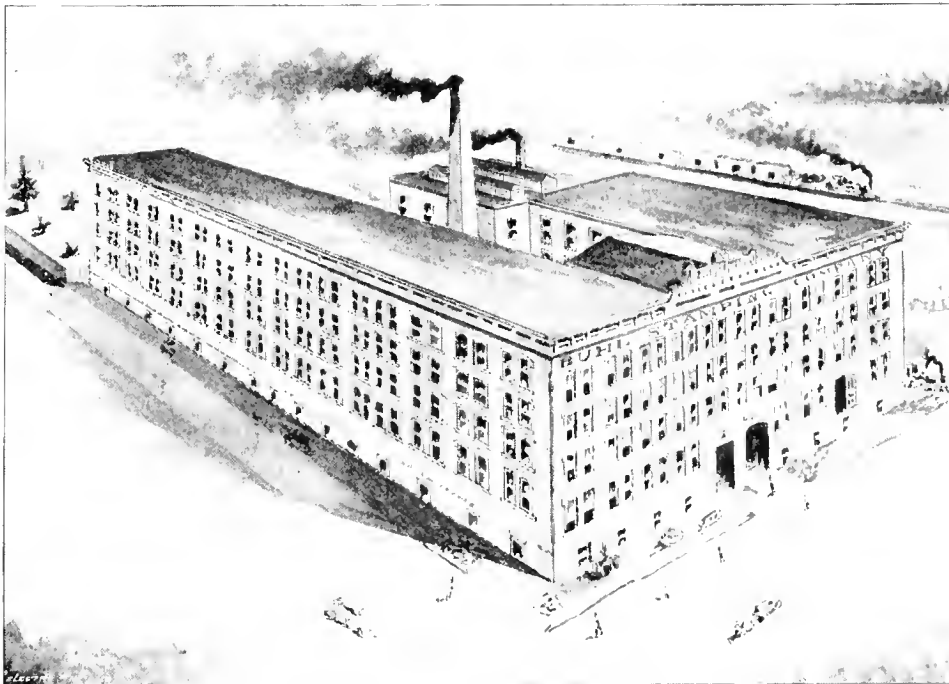
STAMPING, WIRE AND HYDRANT WORKS.

BUHL STAMPING COMPANY.

This extensive establishment, started in the Spring of 1888, has rapidly become one of the important enterprises of the city. The president of the company is Theodore D. Buhl; Walter S. Burn, treasurer and manager, and William H. Burn, secretary. The Messrs Burn came to Detroit in 1888, when the Buhl Stamping Company was organized. They are 32 and 30 years old respectively; were born at Toronto, Canada; educated at the high school at Coburg, at the Upper Canada College, Toronto, and at the Trinity College, Port Hope, Canada. They both entered and learned branches of the business with two of the leading wholesale hardware concerns at Montreal. They then entered into manufacturing and were prominently and actively engaged in the manufacture of shelf hardware, circular and cross-cut saws, full lines of deep sheet metal, drawn and stamped wares,

tubular and railroad lanterns, central brass burners, lamps, etc. Among the leading articles in the manufacture of which the Buhl Stamping Company have obtained considerable note, and the lines which have been placed upon the market so largely since its organization, are the tubular lanterns, of which the present factory has a capacity of about 2500 daily; the stamping of all parts for milk cans so extensively used in railroad shipping of milk and the carry-

ing of milk to the cheese factories in the country, which parts are sold through the large metal jobbing houses to dealers in dairy supplies, also a nice line of japanned bird cages. The Buhl Stamping Company have one of the largest stamping presses in the United States, and their manufactures find ready sale throughout the entire Union. In the manufacture of milk can stock the company require quantities of specially rolled sheet steel, which they tin and re-tin in their extensive mill tin plating department. The tin parts and sheets equal the



BUHL STAMPING COMPANY'S WORKS.

finest quality produced in this line. Tin plating is quite a feature of their business. This company furnish employment to 130 persons the year round. The railroad shipping facilities are most excellent, the factory being in close proximity to the Michigan Central,

Wabash, Lake Shore & Michigan Southern, Chicago & Grand Trunk and the Detroit Lansing & Northern Railroads. The company's works have been operated so far in the premises lately occupied by the Bull Iron Works and the Detroit Copper and Brass Rolling Mills, situated in the block bounded by Third and Fourth, and Larned and Congress streets. Their growing business requires them to prepare premises specially adapted to their line of business. The engraving which we show representing the new works is a good perspective view. Possessing every convenience, the general arrangements of the establishment are fully up to the latest requirements of modern manufactories.

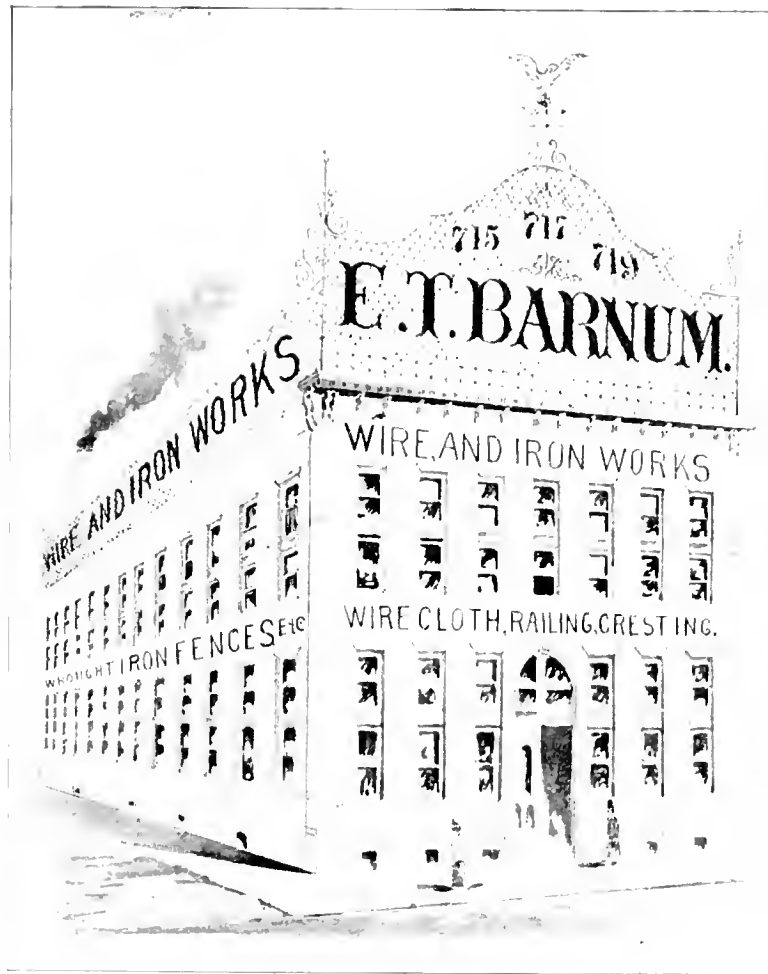
E. T. BARNUM.

The increase in the use of wire and iron work in all the arts for the past few years has been enormous, and the enhancement in artistic merit, in beauty of design, and grace of proportion, has kept even pace with the demand, until to-day a glance at the illustrated catalogue of a leading manufacturer is a revelation in that the somber iron and glittering brass can so completely express artistic fancies and dreamy rhythm. Eugene T. Barnum has done more, perhaps, than any other man in the country to develop the numerous uses of wire and iron work, and has labored, not in vain, to imbue the useful with artistic grace. He started in a small way in 1866, in a store on Woodward avenue, making a few articles in ornamental wire work; from this small beginning grew one of the largest institutions in the world, covering acres of ground, and employing hundreds of operatives, the products of which were distributed to all parts of the world. With characteristic enterprise and push, Mr. Barnum kept pace with the increasing demands for wire and iron work he had made, by constantly adding new articles to his extensive line, until his catalogue assumed huge proportions, and was mailed by the thousands to people demanding it in every part of the United States and the outside commercial world; it covered almost every conceivable form of wire and iron work for

fire escapes on buildings all over the country, and by artistic wrought iron fences surrounding public and private buildings in the principal cities and towns from Maine to Texas. There would seem to be no limit to the uses of brass and iron, as shown by the extensive illustrated catalogues issued by Mr. Barnum. Among the leading articles made by this old established firm might be mentioned, wrought iron fences, stairs, balcony railings, wire and iron fences, wire flower pot stands, and innumerable other articles in ornamental wire work, iron settees, chairs, vases, lawn furniture for private residences and parks, cemetery fences, fountains, stable fixtures, wire cloth, wire netting, wrought iron and wire ornamental window guards, grills, roof cresting, ornaments, weather vanes, wire signs, bank and office railings, in ornamental iron, brass and bronze work, and last but not least, cells and jail work of all descriptions. Office and salesroom 179 Jefferson avenue. Factory on Grand River avenue. An artistic catalogue of the goods made by this concern will be mailed to anyone requesting it.

GALVIN VALVE AND HYDRANT COMPANY.

Thaddeus Galvin, president; Charles W. Casgrain, vice-president; John Galvin, general manager; James Galvin, superintendent; Thomas L. Nolan, Secretary. Thaddeus and John Galvin established business in Detroit on the corner of Third and Congress streets, in 1869, starting with less than \$200 in the bank. The firm was then known as Galvin Brothers' Central Brass Works, and during the first year did all their work themselves, but early in the second year they were compelled to hire ten additional hands working upon brass and iron goods. Seeking larger quarters, they purchased the buildings and lease of the premises corner of Larned and Second streets, in addition to the two story brick building 50x10 feet. They built a brass foundry and boiler room 60x10 feet, where they cast all kinds of brass valves, hydrants, locomotive and car brasses for the Michigan Central and other railroads, also marine work and brass bearings for some of the largest steamboats on the great lakes, the heavy brass bearings for



E. T. BARNUM WIRE AND IRON WORKS.

the new water work engine. They also cast the gun metal and bronze bearings for the largest stationary engines in the world, having a capacity of 6000 horse power each, and manufactured for the Chicago Rolling Mills. The immense brass pillar blocks, connecting rod brasses and cylinder rings being made without a single defect. The low pressure steam cylinder was 86x110. The high pressure steam cylinder was 48x110 making 150 revolutions and seven reverses per minute. They also made all the fog signal whistles used by the United States Government up to 1881. One of the largest and most expensive window sashes in the front of Newcomb & Endicott's store on Woodward avenue was of their peculiar construction. They also did the first nickel stove plating in Detroit for the Detroit and Michigan stove companies. Never following any leader or copying any others, the company always sought to do the best in their line of trade, they are consequently the inventors of many new devices, such as their twin and triplet lawn founts,



THADDEUS GALVIN.

wedge fire hose coupling, for which a challenge was issued with no takers in competition at the national convention of chief engineers of fire departments; a water gauge; a glass float indicator for boiler glasses; premium journal oilers and sight feed lubricators, the first automatic lubricator with hand pump combination; the cast iron curb conduit for underground electric wires; automatic dry valve for use in extreme cold weather; radiator valve with automatic carbon vent; a device for flushing sewers with hydraulic pressure; various gate valves; conical stand pipe fire hydrant with removable drip and rotary shut off nozzle; also independent cut off nozzle, arranged so that the thread which operated the cut off, would not be in the water, and consequently could not become disabled with ice in cold climates, many of which are used by the Detroit fire departments and in other large cities. All through the successful working of their business, the brothers, Thaddeus, John and James, have each contributed their entire time and attention, and to each alike belongs the success attending upon the establishment. They organized the Galvin Brass and Iron Works in 1884, with F. F. Palmis, John Collins and others, Mr. Palmis being then at the head of the firm, the Galvins having disposed of their interest in 1888 when their present company was organized. They now have one of the most commodious sites in the United States for their line of business. Their machinery is all new and of improved pattern. Their site covers two acres of ground. Their main building is three stories with truss roof 75x150, offices two stories, 30x40; iron foundry, 100x50; brass foundry 60x40; blacksmith shop, 40x40 with pattern room and store house all complete and capable of working 500 men. Their buildings are located upon the river front with the railroad at the rear and street car line passing by the main office.

THADDEUS GALVIN came to Detroit from Boston, Massachusetts, in 1850, with his parents, both of whom are still living. The father of the Galvin brothers is 88 years past, is one of the most active old men in Detroit, and was an iron worker in his younger days, and his sons inherit much of their genius from him. At the age of fourteen Thaddeus was apprenticed for four years to learn the trade of brass moulding and finishing; at the expiration of this time, to better perfect himself in the business than he could in Detroit, went back to his former home in Boston to complete his trade, and in 1865 returned to Detroit, where, four years later with his brother John, he established the Galvin Brothers Central Brass Works, and

afterwards the Galvin Brass & Iron Works, and attained such success that in 1888 they disposed of the above named works and established their present business, known as the Galvin Valve and Hydrant Company. Thaddeus Galvin, the senior member of the firm, while in Boston, gained much valuable practical knowledge advantageous to his trade, and also made many important inventions and discoveries. He also cast and finished brass work for the Monitors, then being built for the government in East Boston and Charlestown, making the brasses for the deck lights, which weighed from eight to ten hundred pounds, and also the highly finished steam valves for the engines of the same boats. He saw the United States Gunboat Kearsarge when it landed at the Commercial wharf with the rebel shell wedged in its stern, and advised the best plan to safely remove it, which advice was accepted and well rewarded. Mr. Galvin also made improvements in many Fox lathe tools, then manufactured in Boston, and was first to operate such lathes in Detroit for general work, and which has since been used in all the leading establishments in the country. There are few cities in the United States where some of his artistic work and mechanical genius is not displayed. The only public office Mr. Galvin has ever held was in 1888, when elected to the board of estimates here, upon the Democratic ticket, he being always a consistent Jacksonian Democrat. Mr. Galvin devotes his attention to the business, which has grown to its present gigantic proportions by his faithful co-operation with his younger brothers, who were ever ready to accept his council and advice.

JAMES GALVIN, superintendent of the brass department of the Galvin Valve and Hydrant Works, the youngest of the Galvin brothers, was born in Detroit, in the old eighth ward. He attended school at the Houghton, going through the studies in the various grades, after which he attended the Mayhew Business University, leaving there with the customary diploma. He decided to learn the brass and iron business with his brothers. He served his apprenticeship of four years in a most satisfactory manner; he then began as a regular mechanic and worked his way up until he became a partner, his admission into the company making the third brother engaged in the firm, and like the older brothers he is fast approaching their originality, being the inventor of several useful devices which are now indispensable in the manufacture of brass valves, also the patentee and inventor of two styles of gate valves, used very extensively. The name Galvin, Galvan or Galvani,



JAMES GALVIN.



JOHN GALVIN.

which are the same name, is well known in history and among inventors, consequently accounts in no small degree for the originality which they inherit. The accompanying illustration is a very fair likeness of James Galvin.

JOHN GALVIN, the general manager of the Galvin Valve and Hydrant Works, is the second in age of the three brothers. He is an active, energetic and thoroughly qualified business man and second to none in the branch of business which he has adopted. Keeping close watch upon the mechanical departments as well as familiarizing himself with the wants of the trade, his productions are always in anticipation of the market. He keeps well up to the times in the outside world of mechanics and in the shop he is first to advance ideas and perfect tools for turning out the best work in profitable time to the concern. It is through his inventive genius and original ideas that the firm successfully produce the various valves and fire hydrants as well as the labor saving tools with which to manufacture them; also the many other devices manufactured by other companies, giving employment to hundreds of men outside of his own works. The portrait herewith presented is a very good likeness, but imagine a man six feet, four inches tall, wearing a seven and three-fourths hat, and you have John Galvin in the works.

SAFE WORKS.

DETROIT SAFE COMPANY.

This establishment was established in 1865, and is incorporated with a paid up capital of \$350,000 and an authorized capital of \$500,000. Their facilities and appliances are of the latest and most improved description. The factory on Fort street, east, is a large and imposing structure of brick, three stories in height, and is 350x138 feet in dimensions. Employment is given to 200 skilled mechanics, and twenty-five traveling salesmen represent the interests of the company throughout the United States. The products embrace fire and burglar-proof safes, bank vaults and prison work. An export trade has been created and extends to Cuba and South America. The annual output aggregates in value \$500,000, and is constantly being augmented under the stimulus of demand. The officers of the company are E. V. Swift, president; Charles Endicott, treasurer; A. W. Baxter, secretary; A. S. Wiley, manager. The safes manufactured by this company are unexcelled for perfection

of workmanship and adaptation to prescribed purposes, and are warranted in every particular to meet all exigencies and requirements. The company have recently completed a burglar-proof vault for the National Bank of Commerce, of Pittsburgh, Pennsylvania, which is in certain respects unique and peculiar, being more than double the strength of any vault in the world, the walls composing the vault lining consisting of steel bars and tempered steel plates fourteen and five-eighths inches in thickness, the weight of the outer doors and frames being over ten tons. The apparatus for opening the ponderous doors consists of a series of gears, the lower one playing into a rack built into the floor, the hand wheel, from which the motion originates, is so geared up that a child could open it. The patent under which this vault was constructed is owned by Mr. Wiley. The heavy door of the vault is not pierced by spindle or arbor, nor is there any hole of any kind through it. The massive bolt work which secures the door is thrown in place both in opening and closing by an electric current operating through a double system of solenoid magnets. This is also the invention of Mr. Wiley. The steel jamb safe, manufactured by this company, is generally conceded to possess the property of more successfully resisting the action of heat than any other. The door frames and jambs of these safes are made of malleable rolled steel, of great tensile strength, crimped and rolled into six offsets or flanges, under the exclusive patents of this company. The following advantages are claimed for them and represent their varied points of superiority: "The thinness of the metal connecting the outside with the inside box; the toughness of the metal forming the door frames and jambs; the close fitting of the door frame to the jamb; the position of the bolt-work on the inner flange of the door; the round corners of the safe." In all other safes made in the United States the door frames and jambs are of cast iron, requiring that it be of exceptional thickness to secure the necessary strength, causing it to act as a conductor of heat to the interior of the safe, and to become cracked when exposed to fire by reason of its brittleness. By the employment of thin steel in the construction of their safe flanges the Detroit Safe Company has effectually solved the problem of making the front of a safe as impervious to the action of fire as its other walls. The fire-proof filling used renders the contents of the safe fully protected from any fire to which it can be exposed in a burning building, and the round corners afford double protection against the bursting of the safe from heavy falls. The fact that in no instance where these



A. S. WILEY.

safes

...to fire has there been any damage to their contents is potent as showing the superiority and excellence of construction and arrangement. Detroit possesses, in the Detroit Safe Company, one of its most important and enterprising trade factors, and one which has been advanced through its products to the most eminent distinction.

ABRAHAM S. WILEY, the manager of the Detroit Safe Company, was born at Boston, Massachusetts, April 9, 1833. His father was connected with the United States Branch Bank, at Boston, until the change in the banking system; subsequently he became treasurer of the Fitchburg Railroad, of which he had been one of the organizers. The early education of the son was received in the academy at Lunenburg, and later at a school in Westford, Massachusetts. At the age of sixteen he went into the wholesale drug house of Brewsters, Stevens & Cushing, at Boston, and in 1865 became a member of the firm of Carter & Wiley, in the same line, at Boston. He continued in this relation for eight years, when, disposing of his interest, he came to Detroit, where his two brothers, William and Jefferson, were located, Mr. Jefferson Wiley being a member of the firm of Jackson & Wiley. Mr. A. S. Wiley was elected vice-president of the Detroit Safe Company in 1874, and in March, 1890, became its manager. He is a member of the Masonic fraternity.

CAR WORKS.

MICHIGAN CAR COMPANY.

The business of the Michigan Car Company is among the oldest of its kind in the United States, having been established in 1864. The plant of this company is located at West Detroit, a point most convenient for receiving timber, iron and coal. The plant is equipped throughout with the latest and best machinery, and all railroads entering Detroit pass by the works. The capital of the Michigan Car Company is \$500,000. About the same time the Michigan Car Company commenced the business of manufacturing freight cars, the Detroit Car Wheel Company was formed with a capital of \$250,000. These two companies, although their stock is held by the same individuals and though the plants are in the same inclosure and the companies are mainly officered by the same gentlemen, are kept distinct, yet they are practically united. The Detroit Car Wheel Company have a capacity of about 425 cast iron wheels per day, besides making 150 tons of miscellaneous car and other castings. This product mostly goes into cars manufactured by the Michigan Car Company. The capacity of the Michigan Car Company is from 9,000 to 10,000 freight cars per annum. In the month of August, 1890, they built 902 box cars of 25 tons capacity, on one day building as many as forty cars. This is the highest maximum they have ever reached. The business of the Michigan Car Company consists in building all kinds of freight cars, such as are in use on the North American continent—box, flat, coal, ore, oil tank and refrigerator cars and cars for carrying cattle and hogs, as well as all kinds of specialties, cabooses, snow plows, etc. It also does a very large business in repairing cars for various railroads. Following is a list of the officers of the Michigan Car Company: Hon. James McMillan, president; Hugh McMillan, vice-president; W. C. McMillan, general manager; W. K. Anderson, treasurer; Joseph Taylor, secretary; R. E. Plumb, general agent; James McGregor, general superintendent; George O. Begg, purchasing agent. Following is a list of the officers of the Detroit Car Wheel Company: Hon. James McMillan, president; Hugh McMillan, vice-president; W. C. McMillan, secretary and general manager; W. K. Anderson, treasurer; J. H. Whiting, superintendent. They have also connected with them the Michigan Forge & Iron Company, which, under the name of the Baugh Steam Forge Company, was incorporated in 1876. The capital of that company is \$250,000. Its plant consists of a rolling mill and steam forge. From this company the Michigan Car Company obtains its wrought iron bars used in car construction, and its axles. The Forge Company makes, in addition thereto, immense quantities of special heavy forgings and links and pins, which it has made almost a specialty of for some time past. This company is not in the same inclosure as the Michigan Car Company and the Detroit Car Wheel Company, but is located in one of the suburbs of Detroit called Springwells. The following are the officers of the Michigan Forge & Iron Company: Hon. James McMillan, president; Hugh McMillan, vice-president;

W. C. McMillan, general manager; John B. Baugh, general superintendent; Samuel A. Baugh, superintendent. W. K. Anderson, treasurer, R. D. Field, secretary. There is in the inclosure of the Michigan Car Company, and Detroit Car Wheel Company the The Detroit Pipe & Foundry Company; the officers of which are as follows: James McMillan, president; Hugh McMillan, vice-president; and general manager, W. C. McMillan, secretary and treasurer; J. H. Whiting, superintendent. The capital of the Detroit Pipe and Foundry Company, is \$100,000. Its principal product consists of cast iron pipe for water mains, gas mains, culverts, and general drainage systems, large quantities of which are used by all railroad companies. The immense tunnel under the St. Clair river between Port Huron and Sarnia is lined throughout with cast iron, about four-fifths of which, approximating 20,000 tons, was made by this company. The aggregate output of the four above mentioned companies would be close on to \$6,000,000 per annum, and the total number of men employed would be about 3,000. It has always been the practice of nearly all American railway companies to contract for equipment with manufacturers of same, and some of the few which were exceptions to this practice are gradually adopting the



JAMES McMILLAN

general course, it being found that companies like the Michigan Car Company and the other companies herein mentioned can manufacture their specialties much more cheaply and satisfactorily than the railroad companies themselves.

JAMES McMILLAN, was born at Hamilton, May 12, 1838; was prepared for college, but in 1855, removed to Detroit where he entered upon a business life. In 1860, Mr. McMillan married Miss Wetmore, of Detroit, and they have five children living, four sons and one daughter. In 1863, he with others, established the Michigan Car Company, of which enterprise, with its various branches, he is president. He has been chairman of the Republican state central committee for a number of years; he was president of the Board of Park Commissioners for three years, and for four years was a member of the Board of Estimates; was a presidential elector in 1884; received the nomination of the legislature and was elected to the United States Senate to succeed T. W. Palmer and took his seat March 3, 1889.

PENINSULAR CAR COMPANY.

Frank J. Hecker, president; C. L. Freer, vice-president; E. J. Reulbach, secretary; John Doyle, superintendent; manufacturers of



DETROIT SANITARIUM.

freight cars, car wheels and castings; works and offices, north side of Ferry avenue between Russell and Dequindre streets. This highly important and valuable manufacture was established by the present company, January 1, 1880, with a capital stock of \$300,000. The works cover forty acres and possess every requisite facility and appurtenance for the conduct of the extensive manufacture. A force of 1,500 hands are given steady employment and the annual output is 9,000 cars, having a value of \$1,000,000. The trade territory embraces the entire United States and the character of the products controls a large and constantly increasing demand. Detroit has found in this industry one of its greatest trade elements and one which has essentially aided in promoting the city's supreme interests in general relations. The officers of the company are public spirited and enterprising and have infused into the manufacture that critical supervision and management which have made it one of the greatest of its kind in the country, and destined to still greater development and importance.

HYGIENIC INSTITUTIONS.

DETROIT SANITARIUM.

There are but few institutions of the kind that have attained a more justly earned celebrity than the Detroit Sanitarium, situated at 250 West Fort street. The location being near the business centre and yet retired from the noise, heat and dust of the city, surrounded by shaded lawns, pleasant walks and a good neighborhood; it is easily accessible by street cars, which pass the door. The grounds cover an entire square, and the large and commodious building is complete with all the modern improvements; heated with steam and equipped with all sanitary

requirements. For purposes, and recreation, amusement and reading rooms are on the ground floor and are elegantly furnished to afford home comfort. The private rooms are well lighted, have perfect ventilation and are attended by a staff of trained nurses who reside on the premises, and resident physicians are ever in readiness to attend to the invalids' requirements. The Sanitarium has a most complete arrangement of baths, electro-hydric, vapor, alkaline, Turkish and medicinal baths, attended by skillful operatives. Electrical appliances of modern approval afford all desirable forms of electric treatment. The cuisine is under competent supervision, and the charges are extremely moderate. Established in 1881, this institution has been a decided success. The officers are Bela Hubbard, president; C. B. Hubbard, treasurer; James Inglis, secretary, and A. W. Shaw, manager.

CLARK'S RIVERSIDE MINERAL SPRINGS.

This institution was established by Mr. A. S. Clark in July, 1889, for the purpose of utilizing the mineral water from a spring located at the corner of Fort street, west, and Clark avenue. Here he has fitted up a large bathing

establishment in modern style and which is provided with all the essentials of comfort and pleasing accessories. Analysis of the waters gives them estimable curative properties, especially in the treatment of rheumatism, skin diseases, blood poisoning, female diseases, neuralgia, dyspepsia, catarrhal and kidney troubles. A capital of \$10,000 is invested in the business which is conducted upon the most scientific principles. The building contains forty-eight bath rooms, which are handsomely furnished and provided with every modern appliance and convenience including polite and attentive assistants. As a health resort this institution enjoys a distinction which invests it with the strongest claims to patronage.



RIVERSIDE MINERAL SPRINGS BATH HOUSE.



ALVIN S. CLARK.

by many who would be benefited by the use of the waters.

ALVIN S. CLARK was born at Two Rivers, Wisconsin, June 9, 1845, of American parentage. His father was John P. Clark, who, while the son was yet a small boy, removed to Detroit, locating upon the farm, the present site of Clark's Riverside Mineral Springs, at the corner of River Road and Clark avenue. Here Alvin's early years were passed, his education being received in the city public schools, the one he attended being situated upon the present location of Scotten's tobacco factory. He spent about twenty-two years on the lakes and fishing grounds. His first actual venture in business was in the grocery line, at the corner of River and Campau streets, the firm being Clark & Hawley. He continued in this business for two years prior to becoming a clerk on the steamer Alaska, a position he occupied for seven years. July 11, 1889, he opened the celebrated Clark's Riverside Mineral Springs, a description of which precedes this sketch.

JOSEPHUS C. CHAMBERS

Was born at Cedar Grove, Franklin county, Indiana, December 10, 1842. His early education was received in the public schools during the winter months, the summer season being devoted to labor on the farm, as was the custom at that day. In 1863 he began teaching the school in which he had been a pupil, continuing in that relation for four years, after which he accepted a position with the wholesale dry goods and notion house of Lockard, Ireland & Company, in Cincinnati. About this time he began experimenting with electrical machines. He remained in the employ of Lockard, Ireland & Company three years, and then accepted a better position with Barbour, Stedman & Company, in the same line, still continuing his electrical experiments. It was about this period that he married the daughter of Dr. Trainer. In 1877 he took out his first patent on an electrical device for the treatment of disease, with which he conducted a series of tests upon subjects free of charge. After making some remarkable cures, he, in 1878, opened an office at Cincinnati, proving himself efficient in the management of the most obstinate cases brought under his care. He continued his inventions and secured patents upon them. After some time the firm with which he had been associated closed out their business to organize a company to conduct the sale of his patents, with a paid up capital of \$100,000. In this venture Professor Chambers achieved a notable success, withdrawing in 1884 and retaining his one-fourth

interest. He came to Detroit at the solicitation of Mr. W. A. Jackson, manager of the Michigan Bell Telephone Company, in order to perfect his experiments on telegraph and telephone lines and cables, to prevent the disturbing influence of induction. After putting in lines for experimental purposes he was engaged in service for eleven months at the Detroit Electrical Works. Professor Chambers and Mr. W. A. Jackson secured five patents for their inventions. Professor Chambers having become attracted to Detroit determined to remain here with his family, who had some time before rejoined him. He established the Electric and Medical Sanitarium, at 60 Washington avenue, the only institution of its character in the United States. So great has been the demand for the form of electric treatment prescribed by Professor Chambers outside of this city that he has been induced to open branch houses in Grand Rapids and Jackson, Michigan; Toledo, Ohio, and at Washington, District Columbia. He is also preparing to open establishments in Pittsburgh and New York City. During the past year he has given over 30,000 treatments, doing more than double the sum in cash than any other institution in the city. He has recently taken in a partner, Mr. W. A. Highe, formerly of Reed City, Michigan, and they have leased the property now occupied at 60 Washington avenue, for ten years, and will remodel and improve it, rendering it one of the cosiest and best appointed sanitariums in the State of Michigan. He last year purchased a splendid residence at 693 Cass avenue. Professor Chambers values the necessity of securing the most experienced and proficient medical and surgical talent in the country, and his thousands of patients have given him the strongest possible testimonials regarding the peculiar efficacy of his treatment.

BUSINESS COLLEGE.

DETROIT BUSINESS UNIVERSITY.

Originally founded in 1850 as the Commercial Institute, corner of Woodward avenue and Larned street, under William Cochrane; removed in 1859 to the Merrill block, under the name of the Bryant & Stratton Mercantile College, with J. A. Goldsmith for principal, he having succeeded Mr. Cochrane in 1857, and in 1865 removed to the Seitz block, William F. Jewell, of Chicago, being called to the principalship, and introducing practical features in the curriculum of study. In 1876 the name was again changed to Gold-



J. C. CHAMBERS.



WILLIAM F. JEWELL.

smith's Business University, and larger quarters were sought, at the corner of Griswold street and Lafayette avenue. In 1882 Mr. Jewell became sole proprietor, and in 1885 the University and the Spencerian Business College, established by Messrs. Spencer, Felton & Loomis, of Cleveland, who had purchased the Mayhew Business College were consolidated. From this combination sprang the Detroit Business University, with a corps of efficient teachers in every department. On April 1, 1890, the University was removed to the commodious and elegant building at 11 to 19 Wilcox street, designed and constructed especially for the University. The building is 100x160 feet, is imposing and graceful in architecture, unique in arrangement, and is substantially constructed of brick, with copings of red sandstone. The halls, class and recitation rooms, cloak and toilet rooms, are models of comfort and convenience. There has been over 1,100 students in attendance during the past year, and 26,000 since it was established in 1850. The officers are William F. Jewell, president; Platt R. Spencer, Junior, Secretary.

WILLIAM F. JEWELL, president of the Detroit Business University, was born on a farm at Oneida Lake, New York, March 7, 1837, of sturdy New England parents. He received excellent training, both from his parents and at school, and at the age of eighteen entered Wheaton College, Illinois, taking both the classical and scientific courses. He taught a district school for some years and "boarded round," after the manner of the time. He was a pronounced success as a teacher from the first. In 1854 Mr. Jewell entered Bryant & Stratton's Business College at Chicago, and gained there the thorough commercial education which he has since used to such great advantage to himself and scores of young men. A lumbering firm at Green Bay, Wisconsin, employed his time for a few months, but the work was not congenial, and he resigned to accept a situation as instructor in the Bryant & Stratton college of Chicago. His fame as a practical and thorough instructor soon reached Detroit, and Messrs. Goldsmith, Bryant & Stratton wrote for him in 1865, inviting him to become associated with them. Since then he has been a faithful and appreciated trainer of the boy into the capable scholar and business man. Until April 1, 1882, Professor Jewell had exclusive control of the scholastic department and Mr. Goldsmith of the business department. On this date Mr. Jewell became sole proprietor and president of the University. July 1, 1885, the institution and the Spencerian Business College, which succeeded the Mayhew Business College, were consolidated.

PLATT R. SPENCER, JR., secretary of the Detroit Business University, was born May 3, 1835, at Geneva, Ohio, and started his school life when only three years old, at Jefferson, Ohio, where his parents were then living, his father being then treasurer of the (Ashtabula) county. At the age of eight he entered the Jefferson academy where his father (author of the famed Spencerian system) taught penmanship. The son early evinced the talent inherited from his father, and at fourteen years of age was made assistant instructor in Spencer's Log Seminary, one of the most popular of the schools of that day. Platt, Jr., attended select school, taught and worked on the farm until his fifteenth year, when he went to East Ashtabula, Ohio, and taught his first class in writing, independent of his father. The class was composed not only of boys and girls but of young ladies and gentlemen much older than the boy teacher. After teaching in other places in this state, he attended Hiram College, (was a pupil of James A. Garfield, afterwards great statesman and President of the United States) paying his expenses by teaching penmanship, as he did afterwards in Kingsville Academy, and West Springfield, Pennsylvania. He took a complete business course at the Bryant & Stratton College, of Cleveland, Ohio, being principal for a year in the department of penmanship. He next taught in the Iron City College, Pittsburg, Pennsylvania, and was then associated for several years with the Bryant & Stratton College at Chicago, and later with Mr. B. McGinn, opened the B. & S. College in Philadelphia. He was married to Miss Mary E. Duty, of Cleveland, about this time, making their home in Philadelphia. In 1863 Mr. Spencer acquired a half interest in the Bryant & Stratton College, at Indianapolis, which college was highly successful under his principalship. In 1865 he founded the Spencerian Institute of Penmanship at Geneva, Ohio, which was afterwards removed to Cleveland, becoming incorporated with the Union (original Bryant & Stratton) College. In 1877 he became sole proprietor of the latter institution, changing its name to Spencerian Business College which name it still holds and is the largest institution of the kind in Ohio. As secretary of the Detroit Business University and principal of the department of penmanship, Mr. Spencer has proved himself devoted to his profession, and has taken a deep interest in his pupils, both from an educational and a personal standpoint. He has doubtless taught more penmen than any other man in this country. He is earnest, conscientious and honorable, a man with a successful career and a wide reputation.



PLATT R. SPENCER.

BIOGRAPHIES.

DON M. DICKINSON.

Don M. Dickinson was born at Port Ontario, Oswego County, New York, January 17, 1846, of long American lineage, with which latter fact he seems perfectly satisfied, seeking no foreign "honor." His father, Col. Asa C. Dickinson, was a native of Massachusetts, but was quite a traveler for those days, exploring the shores of lakes Erie, Huron and Michigan, in 1820, in a canoe of birch bark, and gaining a great admiration for Michigan. He removed here with his family in 1848, to settle in St. Clair County. The mother of Mr. Dickinson was the daughter of Rev. Jessenia Holmes, a divine known throughout New England. So, from both sides of his family the boy Don inherited those sturdy characteristics of self-reliance, energy, earnestness and executive ability, for which he is so noted. As Don M. Dickinson was but two years of age when brought to the beautiful lake state, which he now so proudly claims as his own; all his early recollections center around the St. Clair river, and his boyish love of river sports still continues. Aunt Emily Ward, whose name is always affectionately associated with that of the Dickinsons, describes him as "not much like other boys. He was inclined to read books and acquire information from his elders. He was extremely methodical and systematic in all that he undertook, and earnest in his efforts to accomplish it." He graduated from the University before he was twenty-one and studied law. In 1867 he began the practice of law, for which he was so well fitted by natural inclination and thorough application. His career has included clients who have represented momentous interests in many states. In addition to many difficult cases of somewhat less importance, in which he was active, he conducted the following in the Supreme Court of the United States: The great telephone case, when he made the leading argument for Drawbaugh; the Schott and Feilish cases, which involved a conflict between the jurisdiction of the Federal Courts and Michigan State Courts, state jurisdiction being sustained after seven years' contest; Paris, Allen & Company vs. Wheeler & Garfield, in which the old Michigan prohibitory law was involved; Pewabic mining case, involving validity of Michigan's Corporation Reorganization Act; L. M. Bates & Company vs. Peoples' Savings Bank of Detroit; Hammond & Company vs. Hastings. In the Federal and State Courts he conducted the case of the Lake Superior Ship Canal Com-



GEORGE C. HUEBNER.

pany; acted as counsel for Emily Ward in the Ward will case; was in the Campau will case and the Johnson will case. To sum up he has been engaged in all of the leading cases under the Bankruptcy Act of 1867, and in almost every important litigation for fifteen years, and has been successful in all those named above, except the telephone case, in which an adverse decision was rendered by a majority of one. Mr. Dickinson stepped into the outer ring of the political arena in 1872, and his party soon perceived that he was the man for secretary of the Democratic State Central Committee. Here he rendered efficient service, and was recognized as the leader of the young Democracy of Michigan, and was chairman of the State Committee in the Tilden campaign. He was chosen to represent his state as a member of the National Democratic Committee, in 1880, and his earnest activity and organizing ability secured for him the admiration of his friends and the respect of his opponents. In 1886 President Cleveland appointed him Postmaster-general, and the citizens of Detroit, glad that their state was thus honored, tendered him an unpolitical banquet. He was the fourth representative from Michigan to achieve the honor of a portfolio—Cass, McClellan and Chandler having preceded him to the cabinet. The law again claimed him at the close of his term of governmental service, and he is as indefatigable in its pursuit, as ambitious to be known as the thorough student in his profession, as in early days. As a citizen Mr. Dickinson is affable, sympathetic, generous, and when to this is added the gift of being a capital story-teller, the secret of his abiding popularity is revealed. In 1869 he was married to Miss Francis L. Platt, daughter of Dr. Platt, of Grand Rapids, whose charming manners have added materially to the social success achieved at home and abroad by her husband.

GEORGE C. HUEBNER.

George C. Huebner, treasurer of Wayne County, Michigan, was born at Detroit, March 6, 1857 and received his education in the German-American Seminary and other private schools. He took a business course at O'Brien's Commercial School. He became associated in business with his father, Edward Huebner, manufacturer of sash doors and blinds, and at the age of eighteen took the road as traveling salesman, achieving in that relation the most meritorious success. During his second years service on the road he noticed a wire door screen, from which he conceived the idea of manufacturing wire door screens on an extensive scale. Mr. Huebner intro-



DON M. DICKINSON.

duced this special feature of manufactures and was the first man in the United States to sell wire door screens to a jobber. This industry has since through the Huebner Manufacturing Company attained vast proportions and constitutes that company one of the largest in this line in the world. Mr. Huebner was for many years the secretary and treasurer of the Huebner Manufacturing Company and still retains a large interest in the business. Mr. Huebner is an ardent Democrat and has always taken an interest in ward politics. He was elected to the State Legislature of 1889 by the largest majority of the seven members from the district and served one term with the highest approbation from his constituents. In the general election in November, 1890, he was elected treasurer of Wayne County, by nearly 5,000 majority. He is a member of Palestine Lodge, No. 357, F. & A. M., and of the Druids and the Mystic Circle. He is married and has one child, a son.

WILLIAM MAY.

William May, clerk of Wayne County, Michigan, was born in New York City in 1853 and came with his parents to Detroit when he was but one year old. He was educated in the city public schools and took a commercial course at Mayhew's Business College. He learned the printing trade and worked in that relation from 1867 to 1876, having been one of the first compositors on the *Evening News* and for some time was foreman of the composing department. January 1, 1876, he engaged in the retail shoe business, in which he continued up to 1882, when he accepted the position of deputy under John J. Enright, clerk of Wayne County, being continued in the same capacity under his successor, William P. Lane, serving for four years under each. At the general election in November, 1890, he was elected clerk of Wayne county by a majority of 6,284, the largest ever given to any candidate in this county. Mr. May is an experienced official and brings into the position his most efficient executive abilities. He is a member of the Detroit Light Infantry, and of various clubs and societies. He has been twice married and has four promising boys.

JOHN A. HEAMES.

Register of Deeds for Wayne County, Michigan, was born at Detroit May 22, 1859, and was educated in the city public schools and at Hellmuth Business College, London Ontario. His first business experience was as a clerk for D. M. Ferry & Company, the noted seed merchants, afterward taking a position as office boy in



JOHN A. HEAMES.

the employ of the Detroit Leather Company, from which he was advanced to book-keeper and cashier. He subsequently became associated with his father, Henry Heames, in the building material business, in which he continued until his election in November, 1890, to the office of Register of Deeds for Wayne county, overcoming his competitor by 2,055 majority. Mr. Heames is largely interested in gold and silver mines in New Mexico and in his father's business as a dealer in building materials. He belongs to various clubs in the city and is a director of the Detroit Club; a member of the Detroit Athletic, Michigan Yacht, Lake St. Clair Fishing and Shooting, the Harmonic and West End Clubs. He is a member of the Masonic fraternity; a Knight Templar; member of Scottish Rite and of the Mystic Shrine. Mr. Heames married Miss Harriet L., daughter of George F. Moore of the well known dry-goods house of Edson, Moore & Company, who died in July, 1888. He has since remained unmarried.

HARNES, SADDLERY, TRUNKS, ETC.

JOHN NAYLON & COMPANY.

JOHN NAYLON, senior member of the house of John Nylon & Company, manufacturers and wholesale dealers in saddlery and saddlery hardware, horse clothing, robes, etc., 98 and 100 Jefferson avenue, was born at Rutland, Vermont, December 14, 1850. At the age of eighteen he began to acquire the trade of harness maker, and at the age of twenty-one removed to Binghamton, New York, where he found employment in a wholesale saddlery store in which he remained for one year. He next associated himself with the house of Duguid, Wells & Company of Syracuse, New York, in the same line, representing it as a traveling salesman in Eastern markets and in Canada. In 1877 he represented the Norton & Dickinson Manufacturing Company of New York, wholesale saddlery, as manager of sales at Detroit. In 1878, this firm having failed, Mr. Nylon, together with Duguid, Wells & Company, purchased their effects, resuming the business as John Nylon & Company, at 95 Jefferson avenue. In 1881 the present location at 98 and 100 Jefferson avenue, four stories and basement each, 25x100 feet, was occupied as affording better and more commodious facilities and accommodations. The firm, as it now exists, is represented by Messrs. John Nylon, J. E. Wells, J. E. Roehrig and Thomas Nylon. Mr. Nylon has prospered with the years, and has made



WILLIAM MAY.



JOHN NAYLON.

large investments in Detroit real estate. He is enterprising and progressive, and is a fitting exemplar of the large interests he so prominently controls.

E. G. MILES

Was born at Ypsilanti, Michigan in 1843, and moved to Detroit in 1886 where he commenced his present business. By the introduction of a number of patented specialties, whose ingenious character attracted the attention of horsemen, his name soon became



E. G. MILES.

known far and wide. From his boyhood days Mr. Miles was an ardent lover of horses, and his extensive experience peculiarly fitted him for his present business as dealer in turf goods. His reputation is world-wide, as the inventor of the toe weights, tips, horse boots, stallion shields and driving bits, all of which inventions are of such practical value and superior quality that his business in these and in general turf goods has grown to immense proportions. His discoveries and inventions being based upon practical knowledge of the horse and its requirements, his establishment has become one of vast importance among the industries of Detroit. An important specialty is the "stick fast toe weights," and "stick fast interfering pads," the inventions of Mr. Miles, whose business is now located at 226 Jefferson avenue. Previous to locating here Mr. Miles was engaged in business at Fenton, Michigan. The establishment is one of the largest of the kind in the United States, dealing exclusively in turf goods. The premises occupied are highly commodious; a four story building 30x100 feet having been constructed especially for this business, having an elevator for the handling of buggies, road carts, robes, etc. The stock carried embraces every variety of horse furnishings and turf goods, and the trade extends



MARTIN MAIER.

not only throughout the United States but has reached many foreign lands, and is continually growing and prosperous.

MARTIN MAIER & COMPANY,

Manufacturers and jobbers of all styles of trunks, traveling bags and tourist goods. Office and factory 113, 115, 117 Twelfth street; retail salesroom 102 Woodward avenue. Mr. Martin Maier, the founder of this business, was born January 20, 1840, at Baden, near Karlsruhe, Germany. After serving three years at his trade in the old country, Mr. Maier, in 1861, came to this country and traveled to different large cities, working at his trade until 1863, when he enlisted in the United States Army, and was with General Sherman through the great Sherman's march. In 1865 Mr. Maier returned to Detroit, establishing himself in business with very limited means, but industry, perseverance and integrity, combined with an accurate knowledge of the business, led him to success. In 1870 he secured the services of Mr. A. M. Duck, a man with practical knowledge and many warm friends, who, in 1885, was taken in as partner, this co-partnership existing until Mr. Duck's death, which occurred the winter of 1890, when Mr. J. Allen Rose, who had been associated with the firm four years as confidential assistant, and

who had previously been identified with this line of business for eleven years, was admitted to partnership, assuming, in 1891, the business management and direction of the affairs of the house. Mr. Rose is eminently capacitated to administer the business in all of its details, and has acquired a popularity which extends throughout the United States, and which largely contributes to the success of the establishment. At their factory the firm have their own lumber yard and all necessary appliances, including planing machines, rip and circular saws, large dry kiln, together with all the latest improved machinery for the manufacture of trunks, traveling bags and travelers' goods, using a fifty horse-power engine to run the machinery. The building is 50x200 feet, five stories high, including basement, heated throughout by steam, owning their own electric plant; in all, the largest and best equipped trunk and bag factory in the United States. They employ about 160 hands throughout the year; employ four traveling salesmen to dispose of their goods, which, owing to their reputation for style, durability and cheapness, find a ready market in nearly all the cities and towns from Boston to San Francisco. Their sales for the past year amounted to nearly \$300,000.

FURNITURE.

Detroit is a prominent center for the manufacture of furniture, and is especially noted for the manufacture of chairs. One of the largest factories of this kind in the city, and probably in this country devoted to that enterprise is that of Murphy, Wasey & Company, whose specialties are chairs, wire mattresses and spring beds; chairs being the leading feature of this establishment. They are exclusive dealers in chairs and wire mattresses, this company having an annual output of \$400,000. Their daily product averages 2000 completed chairs. The Wolverine Manufacturing Company make centre tables a leading specialty; as does also the firm of C. H. Habbercorn & Company. Aertz, Meyers & Company are noted as manufacturers of chamber suites and office desks. Besides the above and others named in this book, there are a large number of general manufacturers and dealers in various lines of household furniture, rendering Detroit an important trade center for this class of merchandise.

W. E. BARKER & COMPANY.

WILLIAM E. BARKER, senior member of the firm of W. E. Barker & Company, dealers in furniture and carpets and manu-



W. E. BARKER.



WILLIAM T. SIMPSON.

facturers of upholstered goods at 188 and 190 Woodward avenue, was born in Niagara county, New York, April 24, 1848 and was educated at a public school in Lockport, New York. At the age of fourteen he became clerk in a grocery store, a position which he filled for about three years, when, becoming convinced of the advantages of acquiring a trade, he devoted his attention to the upholstering business for two years. Coming to Detroit he became associated with the upholstery department of the business of Mr. P. Blake for one year, after which he established the business of manufacturing lounges and spring beds which he has since successfully conducted. He subsequently removed to 212 Woodward avenue and to 178 Woodward avenue, where he continued about ten years. In 1881 he took possession of his present quarters at 188 and 190 Woodward avenue which include a five story and basement building 35x100 feet in dimensions and which is stocked with a full line of upholstered goods, furniture, carpets, and curtains, the fifth floor being devoted to upholstering. The firm as now constituted consists of Messrs. W. E. and H. B. Barker. Mr. W. E. Barker is the treasurer of the Adrian Furniture Manufacturing Company, one of the largest institutions of its kind in Michigan, and of which he was one of the principal organizers and among its principal stockholders and directors. He is the president of the Wolverine Manufacturing Company, manufacturers of center tables and woven wire springs, corner Twelfth street and Grand Trunk Railroad, a director of the Central Savings Bank, member of Detroit Lodge, No. 2, of Masons. He lives in a splendid residence on Adams avenue, near the Grand Circus Park.

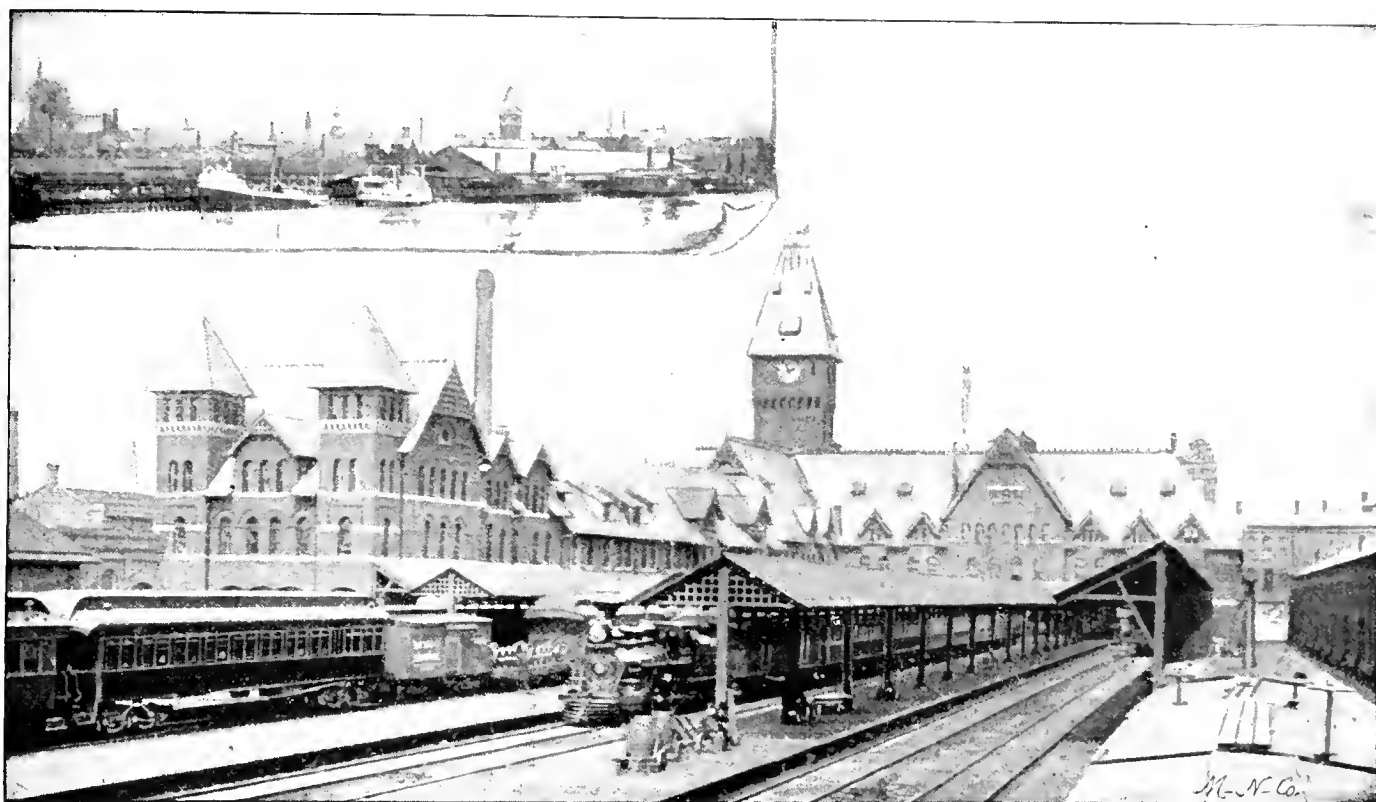
ARTIFICIAL LIMBS.

WILLIAM THOMAS SIMPSON.

The subject of this article, was born at Northport, Ontario, in January, 1839. He received his early education at Oshawa, to which place his parents had removed shortly after his birth. At the age of fourteen years he commenced the battle of life as a bridge builder, under the instruction of his father. At the age of twenty-one he left his native country and came to Rochester, New York, where an opportunity presented itself for him to enter a business more in accordance with his inclinations, that of the manufacture of artificial limbs; his natural adaptability for this business soon enabled him to become master of the art. During and after

the late war an unprecedented demand sprung up for artificial limbs, and Mr. Simpson went South, when he entered the service of some of the most prominent artificial limb manufacturers of that time, where the Union and Confederate soldiers, alike, received the benefit of his skill and experience. In 1875 Mr. Simpson accepted the superintendency of the artificial limb factory, established in Detroit by the late James A. Foster, and it was at his suggestion that some of the improvements that have made the Foster limbs famous were adopted. In July, 1884, Mr. Foster died, and in October, following, Mr. Simpson became sole proprietor and only successor in Michigan to Mr. Foster, in the artificial leg branch of the business. At this time the Foster limbs had attained a reputation second to none, and were represented in fourteen states and the Western part of Ontario. The close of the present year finds them in thirty-two states, all the provinces of Canada and the Northwestern Territory. The Atlantic and Pacific oceans have been no barrier to the names of Foster and Simpson, for orders have been filled from England, Ireland, Scotland, Germany, and New South Wales. We may also mention the fact that Mr. Simpson has a contract with the United States Government for supplying limbs to her

length upon these various railroads and their many branches connecting this with other cities; brief mention is therefore made of the leading lines in their relation to Detroit. There are twelve lines of railway uniting this city with the surrounding country and thereby aiding its commerce. As far back as 1832 the Detroit and St. Joseph Railroad Company was incorporated, and the road built in 1836 and sold to the State of Michigan, and in the year of 1846 it was purchased by the Michigan Central, and extended to Chicago in 1852. The first telegraph line was put up in the state in 1847, sending the first dispatch from this city to Ypsilanti, November 29 of that year, and the following year a line was completed to Buffalo. Detroit received its first telegraphic dispatch from New York on the first of March 1848. Up to the year of 1863 there had been five railroads constructed which enter Detroit. The Michigan Southern, Michigan Central, Detroit & Port Huron, Detroit & Milwaukee, and the Detroit & Toledo. The Michigan Central is now a leading and important main line from Chicago to Buffalo, a distance of 536 miles; its various branches are all in excellent condition and over 12,000 cars are owned by the company. The general offices are at the Central depot at the foot of Third street in this city. Their



MICHIGAN CENTRAL DEPOT AND THE RIVER FRONT, DETROIT.

maimed soldiers. A call at 112 and 114 Bates street will find Mr. Simpson at his bench, aproned and at work with his employees, some six or eight in number, all experts in his particular branch. Mr. Simpson is not trammelled with the cares of public office, but is an active member of the Masonic Order, up to the thirty-second degree, a past-grand officer of the I. O. O. F., a member also of the Royal Arcanum, the A. O. U. W., and Order of Chosen Friends. In politics and religion he is liberal, his motto being charity to all, with malice towards none.

RAILROADS.

No city in America has better railway connections with trade centers and the outside world than Detroit; its peculiar location forming an important link in the great chain of lakes with which this point is nearly surrounded, extending commerce and passenger traffic by the most direct route in all directions, and uniting this city with the Atlantic and the great Northwest, combining close connection with various branches and subdivisions to all points of the compass. The vast amount of important matter in this book does not admit of space sufficient to allow its publishers to dwell at

length upon these various railroads and their many branches connecting this with other cities; brief mention is therefore made of the leading lines in their relation to Detroit. There are twelve lines of railway uniting this city with the surrounding country and thereby aiding its commerce. As far back as 1832 the Detroit and St. Joseph Railroad Company was incorporated, and the road built in 1836 and sold to the State of Michigan, and in the year of 1846 it was purchased by the Michigan Central, and extended to Chicago in 1852. The first telegraph line was put up in the state in 1847, sending the first dispatch from this city to Ypsilanti, November 29 of that year, and the following year a line was completed to Buffalo. Detroit received its first telegraphic dispatch from New York on the first of March 1848. Up to the year of 1863 there had been five railroads constructed which enter Detroit. The Michigan Southern, Michigan Central, Detroit & Port Huron, Detroit & Milwaukee, and the Detroit & Toledo. The Michigan Central is now a leading and important main line from Chicago to Buffalo, a distance of 536 miles; its various branches are all in excellent condition and over 12,000 cars are owned by the company. The general offices are at the Central depot at the foot of Third street in this city. Their depot cost about \$250,000 and is a fine and commodious building. The Lake Shore and Michigan Southern has a main line extending from Chicago to Buffalo, and five branches, making a total of 1,340 miles. Ticket offices and depot at foot of Brush street, and freight office at the foot of St. Antoine street. The Grand Trunk forming the western portion of the G. T. R., of Canada forms a complete extension from the Atlantic coast to Chicago and the west. The passenger and general freight office and depot, foot of Brush street. The Flint & Pere Marquette, from Monroe, Michigan, to Ludington & Manistee, on Lake Michigan, forms an important line of commerce with Detroit. The headquarters of this road are at East Saginaw. Detroit office at Michigan Central depot, foot of Third street. The Detroit, Lansing and Northern, has a main line from Detroit to Howard City, a distance of 160 miles. Their general offices are in the Hammond building. Captain William A. Gayett is the local manager. The Wabash line, with general offices at St. Louis, Missouri, and passenger and freight depots at the foot of Twelfth street, Detroit, is of great value and importance to this city, especially in its connection with the grain trade from the Southwest, whose future possibilities are almost unlimited. The

Detroit, Grand Haven & Milwaukee, running from Detroit to Grand Haven, a distance of 189 miles, connects these points by steamers to Milwaukee. Passenger office, corner of Woodward and Jefferson avenue, with offices and depot at the foot of Brush street. Besides the above named roads whose trains run directly into Detroit there are various other branches radiating from the main central lines, and thus form important connections with this city as a commercial point. The Detroit, Monroe & Toledo railroad has its office and depot at the foot of Brush street. The road is owned and controlled by the Lake Shore and Michigan Southern Company. The Detroit Macinac & Marquette, whose general offices are in Marquette, was incorporated in 1879, and has an office at No. 1, Newberry building. Detroit & Bay City Railroad, from Detroit to Bay City, 109 miles, is owned by the M. C. R. R. Company. The Canadian Pacific Railway has its city ticket office at No. 11, Fort street west. The passenger station is at the foot of Twelfth street. The new union passenger depot, now in process of construction, on Fort street west, extending from Third to Sixth streets, promises to be a magnificent structure, and when completed will be an ornament to that portion of the city, as well as one of the most commodious depots in this part of the country. The Cincinnati, Hamilton & Dayton road has its Detroit office at 155 Jefferson avenue. The Lake Erie, Essex & Detroit River Railway, connecting Detroit with Kingsville, has an office at the foot of Compuan avenue. The Detroit, Bay City & Alpena Railroad has offices at 100 Griswold street. The road extends from this city to Alger, over the M. C. R. R., and from Alger to Alpena, a distance of 105 miles. All of these roads are in a most prosperous condition, enjoy an enviable popularity, and are indispensibly identified with the general welfare and commercial prosperity of Detroit. No other city in the union of its size offers better accommodations or facilities for transportation of passengers or traffic than do the railway lines centering here, and radiating to all parts of the United States.

SHIPPING.

Detroit has been noted since the days of Admiral Oliver Newberry for its great shipping facilities; its harbor formed by the river bearing its name, is the largest and safest on the lakes, and affords the most perfect accommodation for the tourist, or for trades and commerce; it being a favorite channel for the shipping of freight, as well as for an immense passenger traffic. Among the many fine



JESSE H. FARWELL.

vessels afloat upon its waters may be named those of the Detroit and Cleveland Steam Navigation Company, their City of Detroit and the City of Cleveland are two as magnificent steamers as are to be found in Northern waters. Grummond's Macinac line, Ward's Detroit & Lake Superior line, the Lake Superior Transit Company, and numerous of lesser magnitude, including the Ferry Company, make up a compliment of sailing craft worthy of any country. The Detroit Dry Dock Company have the largest ship building institution on the lakes. In the year 1890 their output amounted to no less than \$2,500,000.

JOHN PERSON CLARK.

Who died September 3, 1888, was one of the important promoters of shipping and transportation in Detroit in the early days of its history. He was born near Catskill, on the Hudson, April 10, 1808, and at the age of ten years he came to Michigan. In the year of 1826 he made his first venture in the fish business. Mr. Clark was a large vessel owner; up to the time of his death he had built and owned five passenger steamboats. He constructed the dry dock at the foot of Clark avenue, and one half of the present West End Park was donated by him to the city, which has good reason to remember him with respect and honor.

JESSE H. FARWELL.

This gentleman was born at North Charlestown, Sullivan county, New Hampshire, January 22, 1831. His great grandfather, William Farwell, being among the first settlers of that town. Isaac Farwell, a great uncle of this sketch, did valiant service at Bunker Hill. A great uncle, Wm. Farwell, was one of the first Universalist ministers of Northern New Hampshire, and Mr. Farwell spent the first sixteen years of his life at the family homestead, which has been in the family for over one hundred years. In 1850, at the solicitation of an uncle, a then prominent business man of Buffalo, New York, he went to the latter place, where he served three years as an apprentice, and two years with his uncle, E. Farwell, at the undertaking business, at the end of which time he came to Detroit, late in the fall of 1855, on the steamer Plymouth Rock. The boat landed at Detroit at 10 p. m., and before eight o'clock the next morning he had formed acquaintances in a city where he was an entire stranger, and the foundation was laid before breakfast whereby his new acquaintances, Marcus Stevens and Samuel Zugg, were to furnish the capital of \$2,000 against his undivided



JOHN P. CLARK.

time and attention for five years, he taking one-third of the gain, the business being that of undertaking, which was continued for twelve years and then sold to Geo. W. Latimer in 1867, whereupon he embarked in the contracting business, under the firm name of Smith, Cook & Company, and later as the Ironizing & Paving Company. The patent of the Nicolson pavement was controlled by the above firm, and extensive operations were carried on in this and other principal cities of Michigan. Upon the dissolution of the above mentioned company the business was carried on by him in connection with E. Robinson from 1873 to 1885. For eight years, commencing in 1872, he was connected with the Clough & Warren Organ Company, of this city, and during his connection with it it grew from a small beginning to its present great proportions, being one of the largest manufactories of its kind in the United States. During the depression of marine interests, following the panic of 1873, he commenced investing in vessel property, which has steadily increased and is to-day one of the largest vessel owners on the great lakes. His efforts in defeating the various bridge schemes for bridging the Detroit River are well known and highly appreciated by all in sympathy with the opponents of a bridge. His efforts for improving and caring for the great water routes of the Northern and Northwestern points are second to none. A few years ago when a blockade of St. Clair canal, through the recklessness of various navigators coupled with insufficient authority vested in the local management of that important work, he penned the following dispatch to President Cleveland:

DETROIT, MICH., SEPTEMBER 6, 1888.

TO PRESIDENT CLEVELAND, Washington, D. C.:

The lake commerce of the entire Northwest is in hourly danger of a permanent blockade at the St. Clair Flats Canal. The power intrusted to Gen. Poe is entirely inadequate to enforce the needed regulations for the safety of commerce and the protection of government works. Please issue the necessary order to Gen. Poe to use the means necessary for the protection of the canal and the safety of the commerce passing through the same."

This dispatch was responded to immediately, and at the request of Mr. Farwell the United States Revenue Cutter was immediately ordered to the scene of danger. General Poe, acting with his usual energy in compliance with orders from the President, took charge of the canal, and with the aid of dredges and tugs that were summoned from above and below, the obstructions were speedily removed, and one of the greatest calamities to the commerce of the Northwest was averted. Mr. Farwell was active in the removal of



WALTER O. ASHLEY.

the post office site to Fort street and subsequently secured the entire block for that purpose. He was president and principal owner of the Dominion Organ & Piano Company of Bowmanville, Ontario, the largest of its kind in the Dominion; also president of the Farwell Transportation Company, controlling a large number of the largest steamers and sail vessels on the lakes. A democrat in politics and unitarian in religion he was for many years trustee of the First Unitarian society in Detroit, and president of the Michigan Unitarian association. Mr. Farwell was married April 25, 1859, to Miss Emma J. Godfrey, only daughter of the late Jeremiah Godfrey of Detroit. Three children are the result of this marriage, two sons and one daughter, the elder son, George Farwell, being an extensive contractor of nearly three miles of the Croton aqueduct, and is at present prosecuting contracts with the United States Government for the new canal at Sault Ste Marie. The second son, Jerry G., is secretary and treasurer of the Dominion Organ & Piano company of Bowmanville. The early start which each of the sons have made and the extent and boldness of their operations gives promise that they will not fall behind their father's example. Mr. Farwell was at one time principal owner and first president of the Evening Journal company of this city, and to his care and firmness that paper is largely indebted for its existence. One prominent, noteworthy feature in Mr. Farwell's life labor, and one which probably affords most pleasing memories to himself and many friends, is the fact of his donating that elegant structure in his native town, known as the Farwell School building whose corner stone was laid July 4, 1889. Built of rubble stone secured in the neighborhood, and finished in natural wood in the most perfect manner, this building stands as a lasting monument to the memory of its donor. While other men have built academies, colleges and public halls as their endowment, Mr. Farwell did more, he built for the children of his native town the foundation of their educational system in which they may grow to call him blessed, and which structure will be pointed out with pride and credit given to its liberal donor in years to come when Mr. Farwell's name is "written down as one who loved his fellow men."

CAPTAIN DARIUS COLE

Was born in Wales, Erie county, New York, in 1818, his early life was spent on a farm and in mercantile pursuits. In 1850 he became interested in the steamboat business. The first steamboat



DARIUS COLE.

to run between Bay City and Saginaw, the James Walcott, was put on that route by Captain Cole, who also started the first line between Detroit and Saginaw with the steamer Columbia, in 1855. The Huron, the Forest Queen, and the Northerner, were also run over his line, the latter boat making one trip was wrecked by the Forest Queen, the vessel and cargo being a total loss, and the second engineer of the Northerner was drowned in the collision. Since 1874 Captain Cole has continued his lake shore line, his present boats being the iron propeller Arundel and the Metropolis. The steamer Darius Cole, built in 1885, is his masterpiece, and has few, if any, superiors; this boat is now on the Port Huron route. Captain Cole is one of the oldest vessel men along the lakes and is widely known and universally respected.

ASHLEY & DUSTIN.

Steam vessel owners and transportation agents, foot of First street, operate the following boats: The new and magnificent steel steamer "Frank E. Kirby," the fastest on the lakes plying between Detroit, Put-in-Bay and Sandusky; the steamer "Riverside," between Detroit, Wyandotte, Grosse Isle, Amherstburg and Sugar Island; the steamer "Gazelle," between Traverse City and Mackinac, and are agents for Grinnond's Mackinac line of passenger and freight boats.

WALTER D. ASHLEY, senior member of the firm of Ashley & Dustin, was born at Claremont, New Hampshire, October 26, 1835, where he was educated at the public schools and at the Claremont Academy. He served as a clerk in a general store in his native town until the age of twenty-one, when he came to Michigan, securing a position with W. H. B. Dowling & Company, at Port Huron, which he retained for one year. For several succeeding seasons he served as clerk on river boats between Port Huron and Detroit, and Detroit and Sandusky. In 1867 he, together with the late John P. Clark, built the steamer "Jay Cooke," for the Detroit, Put-in-Bay and Sandusky route, of which he became manager. He has since been associated with the management of boats plying between Detroit & Sandusky. He is the managing owner of the "Frank E. Kirby." Mr. E. A. Austin, his nephew and partner in the business, is a native of Detroit, and a prominent representative of marine affairs. Mrs. Ashley is a daughter of the late John P. Clark. The family residence is 114 Adelaide street.

JOHN W. WESTCOTT.

Captain John W. Westcott, marine reporter and general freight



JOHN W. WESTCOTT.



EDGAR A. DAVIS.

and vessel agent, was born December 19, 1848, at Warnersville on Lime Island in the Sault Ste Marie river, Chippewa county, Michigan. His family were the only white people on the island where they went to reside in 1847. He was educated in the public schools at Marine City, to which place his parents removed in 1859. When 13 years old he became waiter and porter on the steamer "Forest Queen" positions which he held for three years, subsequently serving as steward of the "May Queen, and was afterward watchman, mate and wheelman. In 1871-2 he commanded the propeller "Admiral Rock" running to Lake Superior, and in 1873 the propeller "Phil Sheridan." In the fall of 1873 he established his present business of marine reporter and general vessel agent at the port of Detroit, which consists in reporting the passage of vessels at this port for owners, agents and the press. He was the originator of this business on the great lakes, and has demonstrated in its management the most superior abilities. He owns an interest in several boats and throughout his career has been successful and prosperous. He was married in 1879 and has two sons and two daughters. He has a splendid residence on Trumbull avenue where he lives surrounded by captivating influences and the accessories of an enjoyable existence.

DAVIS BOAT & OAR COMPANY.

Captain Edgar A. Davis, president and manager of the Davis Boat and Oar Company, was born at Detroit, September 24, 1862. He received a limited education in the city public schools, his innate disposition for boating overcoming any desire for knowledge of a literary character. His mind continually ran upon boats and his school books were embellished by his rude pencil sketches of boats upon the fly leaves. Losing his mother in his fourteenth year, his long restrained ambition was given full sway by the consent of his father, though grudgingly given, to engage in service as a sailor on the lakes. The subsequent efforts of his father to induce him to return to school were unavailing, and he was thenceforth permitted to indulge his unconquerable fascination for boating. He was by nature a veritable boatman and his later career developed the attributes which in his youth were so remarkably characteristic. As a sailor on a steam vessel on the lakes when but fourteen years old, he exhibited abilities which can only belong to those by nature adapted to such occupations. After two years in this service he became associated with his father in the fishing business in which he continued for eight years, during the latter four years of which

time he personally conducted and managed his own boats and fishing operations. He sold out his fishery interests in 1885, and in the following year embarked in boat building, having acquired considerable skill in this direction from his knowledge of the proper principles of construction and adaptation of boats in various localities. His peculiar proficiency in this regard has been the occasion of the most pronounced success in business and a prominence of national identity. In October, 1890, he changed the title of his industry from the Davis Boat and Oar Manufacturing Company to the present incorporated style of the Davis Boat and Oar Company, and has won the most meritorious success and distinction. He still maintains a very small interest in the fishery business, his attention being energetically and enterprisingly directed to the control of affairs of which he is the president and general manager. During his experiences upon the great lakes, Captain Davis explored every bay and arm, chiefly in small boats, in the management of which he is exceptionally skillful. He controlled the pleasure boats at Belle Isle, the largest boat station in the world, containing 250 boats. In Captain Davis are remarkably exemplified the characteristics and attributes which constitute the successful men in their chosen vocations. His life has been largely made up of thrilling experiences tinged with a romance at once fascinating and charming, but in all of his ventures he has preserved the most sterling integrity and honorable distinction. He was married in July, 1884 and his home is a true haven of rest and comfort. In October, 1890, Captain Davis was elected Commodore of the Detroit River Rowing and Yachting Association.

J. C. GOSS & COMPANY.

The manufacture of sails, tents and awnings, has grown from the days of Shem to the present era to most gigantic proportions. Not alone do they belong to the paraphernalia of war and the equipments of arena exhibitions, but are alike useful and ornamental, respectfully to the marine, the tradesman, the Bohemian and the citizen, to each and all of whom they serve as articles of utility, comfort and pleasure. From the mammoth pavillion of Barmum or Forepaugh, to the most diminutive specimen of garden tent, nothing in that line is out of reach of the capabilities of J. C. Goss & Company to manufacture and supply, while their sails whiten the craft of many waters near and far, and their awnings shelter a mighty host of patrons throughout the land, for their present trade extends toward all points of the compass, not pent up in Detroit, but reaching most states and territories as well as some foreign shores. The senior member of this firm, Mr. J. C. Goss, served his apprenticeship when a boy at the age of thirteen with Mark Whitwell, Gibson



EDWARD GRACE.

& Company, Bristol, England, with whom he remained seven years, when to better advance his knowledge he took a three years voyage to China, and Japan to gain a practical experience in the use of sails on shipboard, coming to this country directly after, and working at his trade eight years before engaging in business with a partner, T. W. Nobb, which partnership lasted five years, going alone for the succeeding seven years, when his business showed marked improvement. Early recognizing the fact that on account of the large steamboats which would effect the large volume of sails being manufactured at his establishment, he made a gigantic effort to secure the patronage of the circus fraternity which has succeeded beyond his expectations. His partner, Mr. Beck, and himself having for the past eight years made a special study of this important and growing branch of business. Twenty years ago Mr. Goss landed at New York and came on to Detroit, starting sail making in a small way, finally merging into that of the late Mr. Donaldson, who conducted the oldest factory of the kind in the state, first established in 1858. By remarkable industry and energy, Mr. Goss has now established a manufactory of gigantic proportions, and finding constant and ever growing demands for his productions. Eight factory shops or lofts are conveniently situated near the river over 18, 20, 22 and 24 Woodward avenue, where from seventy to eighty hands find steady employment during the season lasting from early spring to autumn. Associated with him in the business, is Mr. A. L. Beck, who for many years was an employe, and now an active and pushing partner in the firm. They fit out annually numerous of the largest steam and sailing vessels on the lakes and rivers, and their ornamental awnings adorn and shelter a vast number of the finest public and private buildings in this and other cities throughout the land.

FIDELITY STORAGE COMPANY.

EDWARD GRACE, manager of the Fidelity Storage Company, was born in Ireland, March 24, 1846. After receiving a rudimentary education in the schools of his native country, he embarked with his parents for America, arriving at Quebec in his seventh year. Here he was again put to school in the Notre Dame de Levis College for five years, completing his course in 1862. His first entry into business was in the capacity of clerk in the office of Duncan, Patton & Company, lumber dealers, of Quebec, subsequently becoming a



J. C. GOSS.

A. L. BECK.



F. J. SCHWANKOVSKY.

member of the firm. Withdrawing his interests from this firm in 1871 he went to Saginaw, Michigan, and re-engaged in the lumber trade in connection with an English firm, shipping lumber to the English market. He continued at Saginaw until 1882, when he removed to Detroit and organized the Michigan Lubricator Company. Subsequently disposing of his interest he founded the Acme Lubricator Company, and acted as its manager until 1889. In 1884 he established the Fidelity Storage Company, located at 27 and 29 Woodward avenue, in a four-story and basement building, 50x125 feet in dimensions, for storage purposes, and adequately appointed for the extensive nature of the business. This building affords 3,000 square feet for storage accommodation, in addition to thirty rooms for private storage. Thomas Grace, the father of Edward Grace, has an interest in the business, but its management is conducted exclusively by the son. This venture has proven highly successful and the patrons of the business are of the best families of Detroit. Mr. Grace has been exceptionally fortunate in his Detroit institutions, all of which have proven eminently successful and prosperous. He is the possessor of much valuable real estate in suburban districts and in Cheboygan county, Michigan. He owns a half interest in the Long Lake summer resort in Cheboygan county, and considerable timber property. He is happily married, has three daughters, and resides in a handsome home at 698 Cass avenue.

F. J. SCHWANKOVSKY

Is the son of a Lutheran minister, and was born in 1859 in Wisconsin. His education was gained in the parish and public schools of Cumberland, Maryland, and Harrisburg, Pennsylvania, whither the migratory office of his father caused him to be for some time located. In 1876 his family moved to Detroit, Michigan, and young Frederick entered the music store of Herman Bischoff, on Jefferson avenue. Here the boy soon displayed great sagacity and fine commercial qualities, and became fully imbued with the idea that he was destined to a great career in the music business. He soon mastered the details of the Bischoff concern, and advanced so rapidly that in 1879, three years after their becoming connected with that business, he had purchased it and was pushing it to the front with an energy that commanded the admiration of his neighbors and customers. In 1880, having just attained his majority, he had absorbed into his establishment the music concern of the

veteran dealer, Adam Couse, and finding his Jefferson avenue store too cramped for his growing trade he removed to the former quarters of Mr. Couse, No. 23 Monroe avenue, where he remained until he took possession of the new palatial edifice now occupied by him, at the corner of Woodward avenue and John R street. In twelve years he has developed his business from extremely diminutive proportions to a course which turns over yearly a quarter of a million dollars. The new temple of music having been built expressly for Mr. Schwankovsky's business just referred to, is one of the most imposing and admirably equipped music houses in the West. It is built of pressed brick and Ashland brown stone, and is six stories and basement, each story containing a floorage of 3,500 square feet. The basement contains the musical instrument department; the first floor consists of offices and salesroom for sheet music and musical literature; the second floor is elegantly equipped as a concert hall; on the third floor are the piano show-rooms; on the fourth pianos, like the Knabe, Haines Brothers, Vose & Sons, Wheelock and Vocalion, Petoulet Reed Pipe, and Carpenter organs, may be seen in profusion. The fifth and sixth floors are divided into musical studios and rooms for tuning, repairing, etc. A platform at the fifth floor, at the top of the bay window on the corner of the building, serves for outdoor concerts. The edifice is complete, substantial and handsome, and constitutes a lasting and worthy monument to Mr. Schwankovsky's enterprise and brilliant success.

FREDERICK SANDERS.

This gentleman is prominently identified with the epicurian pleasures of Detroit, and his palace of sweets is known far and wide, and is popular alike with young and old. His pavillion, situated at 131 Woodward avenue, occupying a commanding position for trade, where his parlors are hourly thronged with both sexes and all ages. Mr. Sanders started business in 1875 without capital, beginning in a small way at his present location, which premises have been enlarged to commodious proportions. Mr. Sanders worked alone at the outset, and by dint of hard labor and perseverance his business rapidly grew until he now employs about thirty people. His establishment is open the year round excepting on Sundays. He was the first to introduce in the United States the now widely popular ice cream soda water, which in the summer season is a leading specialty with him. He also makes a specialty of fine

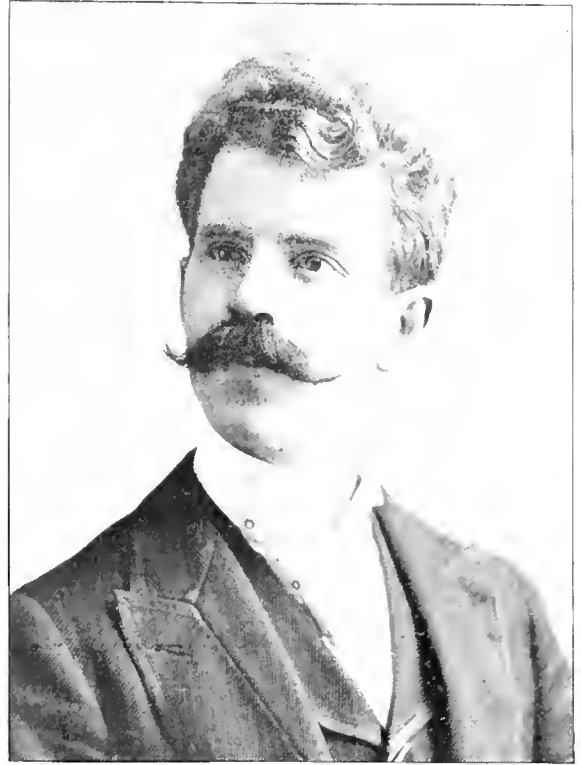


FREDERICK SANDERS.

candies, and in the cold months his hot coffee, chocolate, beef tea and chicken broth, are luxuries which he has introduced into this city. Mr. Sanders devotes his entire attention to the retail trade, and old travelers have remarked that he sells more ice cream soda than is sold in any other city in the Union, which feature alone has secured him a neat fortune.

J. WESLEY HUGHES.

Was born in Ontario, Canada, February 9, 1860, where his early days were passed, and where he received his education. He obtained his early knowledge of his profession from the well-known photographic artists Parke & Company, who rank as the most prominent photographers in Canada, with whom he remained for four years; when he moved to Detroit remaining four years in this city with Millard; when he began business for himself in Coldwater Michigan, staying at that place for two years, when he returned to Detroit and formed a partnership with A. G. McMichael. Upon the dissolution of that firm he engaged in business for himself at his present stand 274 Woodward avenue, where at the present time he has one of the finest locations in the city his commodious studio fronting that important thoroughfare and overlooking Grand Circus Park. As intimated elsewhere in this book Mr. Hughes has made the majority of the photographs from which the engravings have been furnished for this publication. Mr. Hughes has been remarkably successful in building up one of the largest photographic businesses in the city considering the short period he has been established here. Having a true artist's ambition in every sense of the word, he contemplates many improvements in his premises and business in the near future.



J. WESLEY HUGHES.

THOMAS W. PALMER.

Hon Thomas W. Palmer, one of Detroit's most widely known citizens, was born in Detroit, January 25, 1830, of New England parents. On his maternal side he is a direct descendant of Roger Williams. At the age of 12 years he entered the St. Clair Academy and later attended the University at Ann Arbor, but owing to a temporary difficulty with his eyes, was obliged to discontinue his studies in his junior year. In 1848, with five others, he made a tour of Spain on foot, visiting the Alhambra in Grenada and other points. Returning to his native country he engaged in business at Appleton, Wisconsin, conducting a general store, which, in 1851 was burned, Mr. Palmer losing everything he had. He then came to Detroit and with his father engaged in insurance and real estate business. He was married in 1854 to Miss Lizzie Merrill, daughter of the late Charles Merrill. In 1878, Mr. Palmer was elected to the Michigan State Senate by a handsome majority on the Republican ticket. Two years later he was elected to the United States Senate and served for six years to the great advantage of Michigan and the country at large. In 1889 he

was appointed minister plenipotentiary and envoy extraordinary to the Court of Spain. While there he exhibited his love for the court of Queen Isabella by adopting a son, Murillo Castelar (Palmer,) a child of singular beauty and remarkable brightness, whose presence is the sunshine and delight of Mr. and Mrs. Palmer. Senator Palmer is a man of extensive liberality, with a cheerful and amiable disposition, and is deservedly popular with all who come in contact with him. He is closely identified with the business interests of Detroit. Although a man of great business connections, the wise and thorough management of which have made him several times a millionaire, Senator Palmer is the generous patron and lover of all mediums that tend to promote and improve the best interests of the masses. His handsome and substantial contributions to charitable and philanthropic causes are numerous and unostentatious, and his own splendid home richly abounds in all the delightful evidences of his fondness for the best manifestations of modern refinement and advancement. He is president of the World's Columbian Commission, a position he fills with signal ability.



SANDERS PAVILLION.

MERCHANTS & MANUFACTURERS EXCHANGE

This institution was organized in 1878, and has grown to be one of the most important business associations in the west. The organization was completed on the 26th day of March, in the year named, eighty-two members signing the constitution on that day. Since that time the exchange has so increased that it now numbers among its members a very large proportion of the manufacturers and jobbers of Detroit. It has not only kept pace with the commercial growth of the city, but has constantly gone in advance and so prepared the way that the business of the city might reach out to new fields by new methods. The objects of the exchange are many. It seeks to maintain a high and exact standard of business morality among the thousands of dealers who buy in Detroit, and to guard against fraud and imposition. By the interchange of information among its members they are informed of any tardiness, irregularity, neglect, or positive dishonesty on the part of any customer of an individual member. As nearly every merchant in the whole region tributary to Detroit has dealings with members of the exchange, this serves to give an excellent system of reporting, probably more exact and reliable than is possible for any other system to supply.



THOMAS W. PALMER.

It is not only toward delinquent debtors that the efforts of the exchange is directed. It is quick to recognize good business qualities and honorable business methods, and to protect and advertise the credit of buyers who deal exactly and pay promptly. Thus it is as valuable to the reliable retailer as it is to its own members, and tends on every hand to foster a healthy and liberal trade spirit. However important this system may be, it is not the only nor the broadest function of the exchange. Nothing of importance to the interests of Detroit is foreign to its aims. It endeavors to protect its members against unjust discrimination on the part of common carriers, and to secure equitable rates from the railroads entering the city. It is always interested in securing the construction of new railroads, where such are needed and seem likely to favor the interests of Detroit merchants. It has also done good service in breaking combinations of insurance companies, made to exact excessive premiums, and has everywhere arrayed itself against every fraud and imposition which attacks the business interests of the city. Two results have followed from the work of the exchange. First, the manufacturers and jobbers of the city have found that they cannot afford to do without the assistance and protection it gives; second, the various agencies which formerly victimized business men as individuals have found that they cannot do so when united in so strong a combination. To defy the Merchants and Manufacturers Exchange of Detroit is to throw down the glove to the combined capital, shrewdness and determination of the business men of the city, and even a railroad or an insurance pool would hesitate to attempt this. The exchange maintains executive, transportation, arbitration, insurance, manufacturers and real estate committees, each consisting of five members. The membership of the exchange is gradually increasing. Its officers are: President, Alex. A. Bontell, of the Globe Tobacco Company; first vice-president, John S. Gray, of Gray, Toynton & Fox, manufacturing confectioners; second vice-president, Harvey C. Clark, of Farland Williams & Clark, Wholesale Druggists; treasurer, Frederick Woolfenden, of the Dime Savings Bank; actuary, S. S. Seefred. Executive committee: William S. Crane, of the Vail-Crane Branch, United States Baking Company; Horace Hitchcock, of H. Hitchcock, Son & Company, wholesale woollens and tailor's trimmings; William Reid, wholesale glass merchant; John B. Howarth, of Pingree & Smith, manufacturers of shoes; John N. Bagley, of John

J. Bagley & Company, tobacco manufacturers. The president, vice-presidents, and treasurer are ex-officio members of this committee. The handsome offices of the exchange are on the sixth floor of the Moffat block, corner of Griswold and Fort streets, and are always open for meetings of members and other business men.

SILAS S. SEEFRED, the actuary of the Merchants and Manufacturers Exchange, feels, when he looks about him and realizes how many well known citizens of Detroit there are who have lived here not more than ten or twenty years, that he is entitled to the distinction of being called one of the old citizens of this old city. Fifty years ago his grandfather, Daniel Seefred, swore allegiance to the United States before the now venerable John Winder, then clerk of the United States Court, renouncing all allegiance to foreign prince or potentate, especially the Grand Duke of Baden. At or about that time Daniel Seefred was in business at the corner of Jefferson avenue and Cass street. For nearly sixty years the father of the subject of our sketch, John C. Seefred, has been an almost continuous resident of Detroit, and is now living in quiet retirement in a cosy semi-country home, on Vinwood avenue. His eldest son, Silas S., was born in this city in 1839, and attended the Barstow Union School until 1861 when with a desire to strike out and see the world he took "French leave" of home and entered the regular army, serving at Forts Snaylor, Lafayette and Richmond, in New York harbor, until the close of the war, when his regiment, the Seventh Infantry, was sent to Florida, where he performed duty as adjutant's clerk at post and regimental headquarters at Jacksonville and St. Augustine. At the end of three years of army life he went to school at Poughkeepsie, New York. After graduating there he returned home and entered the well known Mercantile Agency of R. G. Dunn & Company, where he remained until 1879, serving as chief clerk for seven years of that time. He then accepted a situation in the office of the Merchants & Manufacturers Exchange and was soon after promoted to the position which he has filled for the past eleven years. His acquaintance with the leading business men of the city is necessarily very extensive, but he hopes to extend it still further as others become better acquainted with the work and aims of the Exchange, and, seeing its usefulness and importance, place their names upon its roll of membership.



SILAS S. SEEFRED.

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